

# The Business Support Project - FIRMA 2000 (Project Number 181-C-00-96-00333)

## FINAL REPORT

Prepared for

United States Agency for International Development  
Office of the Aid Representative/Warsaw

Prepared By

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## LIST OF ACRONYMS

AMEG	American Manufacturers Export Group
BSO	Business Support Organization
BSP	Business Support Project (see also FIRMA 2000)
CARESBAC	CARE Small Business Assistance Corporation
COP	Chief of Party
FIRMA 2000	Polish name for The Business Support Project (BSP)
PAWE	Polish Association of Women Entrepreneurs
PSD	Polish Business Advisory Network
PWC	PricewaterhouseCoopers
SMEs	Small and Medium Enterprises
USAID	United States Agency for International Development

## I. INTRODUCTION

This final report describes the Business Support Program, funded by the Office of the AID Representative Warsaw (OAR/Warsaw) and implemented by ACDI/VOCA, PricewaterhouseCoopers, and American Manufacturers Export Group, herein referred to as "the consortium."

From October 1996 until September 1998, Peter Amato and Pawel Krzeczunowicz jointly managed the program on behalf of OAR/Warsaw, with Pawel Krzeczunowicz solely managing the program through its closeout in March 2000. June Lavelle managed the program on behalf of the consortium from start to end. Other key team members included Mariann Kurtz and Leslie Flinn of PricewaterhouseCoopers, and Marcin Opas, Dennis DeSantis and Endre Esztergomi of ACDI/VOCA.

The Program, which was carried out between October 1996 through March 2000, was a departure from previous USAID support to the small and medium enterprise (SME) sector. Between 1991 and 1996, USAID had provided nearly \$24 million in firm level assistance to the SME sector in Poland. In addition to support of policy and financing activities to assist private sector development, USAID had taken the lead among other donors in providing technical assistance and training directly at the enterprise level aimed at strengthening the technical and managerial capacity of enterprises to operate in a market economy.

By 1995, the OAR/Warsaw had funded over fifteen separate organizations and programs providing assistance to the SME sector. Though these activities had met with varying degrees of success, a more focused approach to assistance was deemed necessary, particularly in light of the eventual completion of the USAID program in Poland. As part of its Graduation Strategy, OAR/Warsaw designed a new approach for providing assistance to the SME sector -- the Business Support Program (BSP). The main objective of this new program was to work toward the development and sustainability of Polish business support organizations (BSOs) so that they could continue to service the SME sector after the termination of USAID assistance.

The BSP Terms of Reference called for the selected contractor to:

- Work with 25-30 BSOs, which have a broad geographic representation; a focus on manufacturing, agribusiness, and non-banking industries; with English speaking consulting personnel; a commitment to service the SME sector; and the probability of becoming sustainable at the end of the program.
- Provide in-country and U.S.-based technical assistance and training to the BSOs to assist them to reach a standard of operations necessary to achieve sustainability, provide quality business support services to SMEs, become more effective advocates for the SME sector in policy areas, and create better linkages with potential sources of financing for SME clients.
- Provide business and consulting skills training to 60-90 English-speaking Polish consultants from the BSOs.
- Provide on-the-job training for the Polish consultants by pairing them with U.S. expert advisors/trainers, delivering short-term technical assistance and training on a fee-basis to at least 300 selected SMEs.

- To the extent possible, utilize existing programs and services provided by other organizations involved in assisting the SME sector to compliment and reinforce activities of the BSP, including the programs of other USAID-funded providers, EC-PHARE, and the Foundation for the Promotion and Development of Small and Medium Enterprises.

The BSP fell under the OAR/Warsaw Strategic Objective 1.3 -- private sector development stimulated at the firm level with an intermediate result being the improved profitability of SME enterprises (IR 2). To sharpen the program's focus, several sub-level intermediate results in the Strategic Objective Framework that were relevant to the work of the BSP were targeted: sustainable indigenous organizations provide quality technical assistance and training to SMEs (IR 2.1); improved planning, management, marketing and production capacity of enterprises (IR 2.2); business information assists SMEs in business development (IR 1.2); and government organizations and NGOs advocate for policies in support of small and medium enterprises. Additionally, one cross-cutting issue was included -- the integration of gender considerations in all aspects of the program.

Because the primary purpose of the BSP was to build the capacity of Polish consulting and training organizations to deliver services to SMEs on a *commercial* rather than *subsidized* basis, one of the first orders of business was to change the name of the program in order to distinguish it from the start from typical donor-subsidized SME programs. The name *FIRMA 2000* was given to the BSP. We believed that the term FIRMA (connoting private enterprise) and 2000 (the advent of the new millennium and the renaissance of the private sector) offered an up-beat, forward-looking focus on new developments and new growth in the Polish SME sector over the coming years. Therefore, throughout the remainder of this report, we will refer to the BSP by its "brand" name, FIRMA 2000.

## II. PROGRAM START-UP

### A. BSO Selection

Both OAR/Warsaw and the consortium considered BSO selection as critical to the success of the project. For this reason, the screening process was rigorous, lasting for nearly seven months. Seventy-six BSOs, representing a range of institutions including both for-profit and not-for-profit organizations submitted written applications to the program. Sixty BSOs were invited to make oral presentations and be interviewed as the final step in the selection process. Both consortium and USAID personnel participated in the interviews, each lasting 1.5 hours.

BSOs were then selected against a comprehensive scoring system that took into account nine critical scoring factors. Emphasis was made on selecting BSOs that demonstrated real long-term commitment toward providing SMEs with market-driven business support services.

### B. BSO Assessments and Workplans

Following the selection process, a team of Polish and U.S. experts conducted an on-site and in-depth assessment of each BSO. The assessments provided insights with regard to each BSO's actual organizational and consulting capacity as well as provided a baseline reference point for future evaluation purposes.

From the assessments, it became clear that many of the BSOs were experiencing problems with attracting an adequate volume of fee-for-service SME clients. These problems were primarily related to the BSOs' inadequate service line and poor outreach and marketing efforts which were exacerbated by a poor understanding of the needs of the SME sector. For example, the majority of

BSOs were offering generalized services such as business planning and basic consulting services. As a result, they were experiencing fierce competition from individuals, small shops, and even banks which had begun to sell business planning and loan packaging services in the majority of their markets. Many of the BSOs found it difficult to articulate to their clients what their services were and additionally they had a poor concept of defining a target market for a particular service. Few had well developed marketing strategies and fewer still had marketing materials that successfully promoted their service line.

From the assessments, implementation plans were developed for each BSO, addressing their critical weaknesses with an initial prescription of technical assistance and training. These first implementation plans would be revised numerous times over the course of the program, particularly after the skill level of the consultants was revealed during the consultant selection process.

### **C. BSO Participation Agreements**

Each BSO was required to sign a participation agreement which clearly defined the relationship between the BSO and FIRMA 2000, detailing the terms and conditions for maintaining participation in the program and making reference to the agreed upon implementation plan. Because of the complexity of the program with respect to SME client identification, pairing Polish consultants with U.S. advisors, delivering consulting services and training, and cost recovery and reporting requirements, the participation agreement was a rather lengthy, but necessary, document.

### **D. Consultant Selection**

344 consultants made application to Project FIRMA 2000. Of those, 183 were individually interviewed and 131 consultants were finally selected (40% women). In order to maintain consistency during the consultant selection exercise, a comprehensive consultant scoring mechanism was developed, comprised of six scoring categories that included: 1) consultant's education, 2) general work experience, 3) consulting experience, 4) consulting services practice areas, 5) methodology of consulting, and 6) case study conceptualization and analysis. As indicated above in the project's Terms of Reference, English-speaking capability was also a requirement of USAID.

The importance of having English-speaking consultants on the project was to serve three important objectives. First, it was to insure that the US volunteer expert and the SME client had the possibility of communicating at a sufficiently strong level of understanding to chart a course for addressing the needs of the firm. Secondly, it was to allow for information and technical skills transfer from the US volunteer expert to the Polish consultant, resulting in new skills development and the strengthening of the BSO's capability to deliver a more comprehensive set of services. Thirdly, English is fast becoming the international business language and as such, valuable information which is necessary to support consulting activities is most usually and readily available in English. This is particularly true with information that can be obtained from the Internet.

The desirability of English-speaking capability notwithstanding, the reality for FIRMA 2000 consultant selection was that it became extremely difficult to identify *qualified* consultants who also had English language skills adequate to the challenges and requirements associated with acting as translators. Only 18% of the selected consultants were considered to have "excellent" English-language skills – the level at which one is most capable of providing translation services. To compound this problem, we also most frequently found that it was the younger consultants who had the best English language skills, but of course, they also had the least relevant business educational background and consulting experience.

### **E. Consultant Skill Base**

In terms of consultant competency, each applicant was requested to assess his/her skills in twenty four areas which were considered important for business consulting. The consultants' own self assessments indicated that a large proportion of the consultants lacked many of the fundamental skills required for more complex business consulting to firms in the SME sector. For example, in terms of skills that were less than at a basic level, 30% indicated that they were lacking even basic skills relating to analysis of financial data; 36% felt that they were unable to apply financial ratios; 39% could not prepare cash flow projections; 41% were unable to compute ratios; 27% lacked the necessary skills to analyze market data/conditions; 40% were not equipped to conduct even basic market research, 42% had difficulty with analyzing organizational structures; a whopping 69% felt unprepared to analyze production processes/technology; 72% had no or very limited skills associated with using the Internet; and lastly, 68% of the participant consultants were simply unable to construct or manage data bases.

The state of the skill level of the selected consultants, not to mention their English-language capabilities, would have a far-reaching impact on the original program design. Nearly one year into the project, it became increasingly clear that we would have to radically alter our approach (and budget) to meet these unexpected challenges to project implementation.

### **III. PROGRAM IMPLEMENTATION**

#### **A. Training and Technical Assistance to BSOs and Consultants**

The original program design anticipated PricewaterhouseCoopers (PwC) delivering three five-day core courses, aimed at building the business and consulting skills of the BSO managers and consultants and five short two-day courses on more specific business topics. The three core courses included: The Fundamentals of Business Consulting, Building a Consulting Business, and Diagnostic Skills and Techniques. The core courses were to be delivered five times each and the five short courses were to be delivered two times each. It was expected that from 25 to 30 BSO managers and consultants would participate in each of the PwC courses and all courses would be delivered in English. Technical assistance relating to organizational development was to be provided by ACDI/VOCA consultants. On-the-job training, which would pair the Polish consultants with U.S. volunteer experts, would provide opportunities for the Polish consultants to apply their new skills by delivering consulting services to actual SME clients.

What was wrong with this picture? The extremely wide range of capacity among the BSOs and the wide range of consultant skills and experience, not to mention weak English-language capabilities, made training groups of BSO managers and consultants far more difficult because participants were not able to grasp or process the training information at the same rate or to the same depth. However, individualized technical assistance is costly and with such a large population of project beneficiaries, training is more cost-effective. We also knew that many critical areas of need within the BSOs could be addressed in training workshops. The challenge for many BSOs and consultants would be to leverage the knowledge they gained in the workshops in order to implement the new skills or work procedures. In response to this need, we began providing follow-on technical assistance to individual and groups of BSOs in the primary areas covered in the workshops -- time/resource management, strategic selling and pipeline development, product/market diagnosis and focus, pricing consulting services, budgeting/financial forecasting, and teambuilding and human resource management. Moreover, this follow-on technical assistance could only be provided by people who themselves possessed the skills that were being taught in the PricewaterhouseCoopers' courses. For this reason, this assistance was provided by FIRMA 2000 staff, PricewaterhouseCoopers' trainers, and/or advanced Polish consultants, rather than U.S. consultants.

However, in addition to the technical assistance that reinforced the training, U.S. and Polish consultants, including Babson College MBA interns, were engaged to work with the BSOs in the following areas: Market Segmentation and Services Portfolio Mix, Identification and Assessment of BSO Core Competencies, Capability Statements, Strategic Planning, Developing Marketing Plans and Materials, Establishing On-Line Services and Web-Sites, , Writing Consulting Agreements, and Developing and Delivering Training Programs.

Over the course of the program, there were 387 technical assistance inputs to the BSOs, totaling 1,487 on-site consulting days. Annex A contains a copy of the BSO chart with a breakdown of technical assistance level of effort by BSO.

FIRMA 2000 also engaged a number of in-country specialists to work on several projects which benefited the BSOs, including formatting and printing their Corporate Capability Statements, developing a Cross Referenced Directory of the FIRMA 2000 BSOs and Consultants, conducting a national survey of SMEs' training needs, upgrading BSO Target Client Data Bases, and developing new marketing materials.

The original PricewaterhouseCoopers consultant training program was greatly enhanced by using other U.S. and Polish paid consultants to develop and deliver highly specialized consultant courses, which could be tailored to the various capacity levels of the consultants. As a result, a total of thirty (30) different training courses for consultant skill development were offered during the course of the program, attracting 842 Polish consultant participants. On average, each consultant participated in at least eight of the consultant courses.

The BSO managers were given the opportunity to participate in one of three U.S.- based study tours. While many study tours are designed to expose participants to the operations of similar organizations in a Western economy, it was determined that the BSO managers were in greater need of being exposed to advance business concepts and practical tools and techniques as well as consulting products and services. Therefore, three Universities were selected to provide participant training programs, each in a different specialization:

### **American Systems of Marketing**

American Systems of Marketing (ASM) in Kutno, a market research company, was less than a year old when the firm was selected to participate in Project FIRMA 2000. "The decision to apply to Project FIRMA 2000 was one of the best decisions I've made and it has really paid off," says Elzbieta Syrda, owner of ASM. "Project FIRMA 2000 has had a great influence on the development of my company. Thanks to FIRMA 2000 consultants, we have a lot of new techniques for conducting marketing research for our clients and new methods of project management within our company. "

FIRMA 2000 consultants have also been a great help to ASM with regard to market segmentation, sales, and sales management. This has allowed ASM to not only be more competitive but increase fees per client (a 13,217% increase) as well as the number of clients.

Additionally, thanks to Project FIRMA 2000, ASM has begun cooperation with many other business support organizations and companies participating in the Project. According to Ms. Syrda, she fully expects that these strategic alliances with other consulting firms will continue.

All six participating consultants from ASM also have a very positive opinion of what Project FIRMA 2000 has done for them individually. According to Ms. Syrda, "Participation in trainings run by FIRMA 2000 Polish consultants and American experts have given them the opportunity to extend their knowledge, gain professional experience and improve consulting skills – very needed when doing research or consulting projects. Courses like Creative Thinking, Strategic Management, and Consulting Skills have given them skills that are extremely valuable and vital for existing in the Polish

- Manufacturing Technologies -- Industrial Technology Institute, University of Michigan, Ann Arbor, Michigan
- Organizational Development and Human Resource Management -- Pacific Lutheran University, Tacoma, Washington
- Strategic Management and Marketing -- Babson College, Wellsley, Massachusetts

BSO managers were selected for each program based on the area of specialization which was closest

#### **Agency for Regional Development in Konin**

"Project FIRMA 2000 has had a very positive impact on the Konin Regional Development Agency, both the organization and its consultants," says Dariusz Kaluzny, President of the Agency.

FIRMA 2000's technical assistance to the Agency's management board resulted in the adoption of a wide range of new standardized systems and procedures, e.g., a pricing system, consultant monthly time reporting, project management, etc. These have contributed to a noticeable increase in productivity as well as cost controls. Additionally, with FIRMA 2000's assistance, the Agency developed a comprehensive professional capability statement. This new marketing tool has greatly contributed to the Agency's bid and proposal efforts.

The Agency's staff has concentrated on building their skills and enhancing their service offering in order to fulfill their clients' growing needs and expectations. According to Mr. Kaluzny, "Working side-by-side with FIRMA 2000 American consultants and trainers has been an important part of this process. All of the consulting services and trainings provided in cooperation with Project FIRMA 2000 have enabled our staff to develop professionally. They have acquired many new and practical technical and organizational skills that will for sure continue to be utilized well beyond this project."

Further, not only the Agency and its staff have benefited from the project. There have been 25 consulting services provided for 20 SME clients in addition to nearly 20 FIRMA 2000 SME training sessions in which nearly 400 owners and managers of SMEs participated. "Polish entrepreneurs have had a unique opportunity to get to know American standards of professionalism and learn to use them in practice. They have also gained knowledge of the most advanced industry trends," says Kaluzny.

to his/her BSO's core competencies. A finance program had been contemplated but there were too few BSOs qualified to specialize in finance to make it a cost effective program. Additionally, nine FIRMA 2000 staff also participated in the US.-based training. This was in-keeping with FIRMA 2000's policy to develop the skills and capacity of the project staff.

For reasons alluded to earlier, we also needed to rethink the "on-the-job" training component of the program. There were three problems that needed to be addressed: the appropriateness of using business volunteers to provide assistance simultaneously to more than one "beneficiary," each with a different objective; the junior level of the majority of selected consultants; and the less than adequate capabilities of most of the Polish consultants to provide translation services for the U.S. volunteer experts.

Business volunteer providers are often well-qualified to provide short term technical assistance to small and medium-sized enterprises, particularly since the majority of volunteers are owners or managers of small businesses themselves. Typically in

USAID-funded activities utilizing U.S. volunteers, the volunteer is expected to provide services to only one client at a time. In the case of the Business Support Program, volunteers were expected to provide technical assistance to individual SMEs while simultaneously improving the skills of the Polish consultants who also served, for better or for worse, as their translators. It was not long before the flaws in this proposed methodology became apparent. Volunteers repeatedly demonstrated their preference for focusing their attention on the SME clients at the exclusion of the Polish consultants. This is not surprising given the fact that the majority of volunteers were not professional consultants. Even when we did have an occasional volunteer with a consulting background, he or she also evidenced difficulty with juggling the multiple objectives that were often



divergent. But at least those with a consulting background had greater affinity and understanding of the Polish consultants and at least didn't exclude them from the process.

It was also assumed that a consulting project drawing on FIRMA 2000 resources would always pair a U.S. volunteer with only *one* BSO Polish consultant. In practice, however, BSOs frequently needed to utilize a team approach for delivering consulting services, particularly when the project was more complex. This practice of pairing their junior level consultants with their more senior level consultants is common in the consulting industry but was never taken into consideration during project design. And the English-language requirement for consultant selection excluded many of the senior level Polish consultants from participation in the program. After discussions regarding this problem, USAID agreed that an additional 30 non English-speaking, but technically qualified consultants, could be included in the program. The budget was once again revised, allocating resources for translation of the consultant courses. Delivering at least some of the consultant courses in Polish seemed to make a very big difference with regard to the ability of the consultants to absorb the information. Secondly, by including the more senior level Polish consultants in the on-the-job training, the U.S. volunteers were less likely to disregard the Polish consultants.

The problem of trying to use the Polish consultants to translate for the U.S. experts continued to be a persistent problem in more than half of the assignments. The project simply didn't have the financial resources to provide translators. As a result, FIRMA 2000 began to replace U.S. volunteers with paid Polish-speaking U.S. consultants or paid Polish consultants. The financial resources budgeted for U.S. volunteers was subsequently reduced by more than 50%.

By using highly qualified Polish-speaking consultants (whether from the U.S. or Poland), we were able to deliver very specialized assistance to the BSOs' consultants who were providing assistance to their SME clients -- assistance requested by the BSOs and defined by the BSOs rather than requested and defined by the SME clients. For example, the Konin BSO requested a FIRMA 2000 consultant to assist its consultants in implementing a strategy formulation project, utilizing the POL-BUNT methodology. A FIRMA 2000-funded Polish expert from the POL-BUNT program supervised and mentored the Konin consultants over a period of three months, as they conducted the assignment. The shift from SME consultant to mentor of SME consultants was an important distinction.

## **B. Training and Technical Assistance to Small and Medium-Sized Enterprises**

By the end of the project, 223 SME clients received consulting services from paired teams of FIRMA 2000 and BSO consultants. Additionally, the BSOs' consultants delivered consulting services to 5,772 clients on their own without FIRMA 2000 assistance.

FIRMA 2000 placed a great deal of emphasis on providing training to SMEs, not only because training is a cost effective means of assisting the sector, but also because training is an excellent way for BSOs to identify potential clients for consulting services. To aid FIRMA 2000 in the design of a training program that would be highly valued by SMEs, a national survey of the training needs of SMEs was conducted in the spring of 1998. 18,484 survey questionnaires were successfully mailed out to senior executives of SMEs and 1,232 companies responded to the survey -- a surprising 6.7% response rate.

FIRMA 2000 trainers designed courses that addressed the SMEs' needs such as Leadership and Teambuilding, Finance for Non-Financial Managers, Effective Communications, Performance-Based Compensation Plans, Activity-Based Costing, Quality Management Systems, Consultative Selling, to name a few of the course offerings. FIRMA 2000 trainers conducted 218 workshops and seminars which were attended by 3,689 participants from small to medium enterprises (50% women).

Additionally, the BSOs trained an additional 25,259 participants over the course of the program, utilizing either their own staff or other external Polish trainers.

### NICROMET

Nicromet, the brain-child of owner and President Mr. Edward Wycislok is a scrap metal processing company in Bielska-Biala. A true entrepreneur, Wycislok has built his company from the ground up, creating the successful and growing enterprise that it is today. After attending technical school in Poland to become a railroad technician, Edward worked in his region's local coal mines. His first experience in the scrap metal processing business was in Germany over 10 years ago. This experience convinced Edward that there was demand and potential on the Polish market for the products of scrap metal processing. Through the success of his business, Edward has proven that his intuitions were right. His operations have grown from a 2 employee start-up in 1990 to an expanding 70 employee enterprise.

Currently, Nicormet's operations consist of purchasing, sorting, melting, blending and delivering insulated ladles of molten aluminum material blends for use in their customer's foundry applications. Typically, the end products of Nicromet's customers are automotive parts for engines or transmission and chassis parts. Nicormet has successfully positioned itself as a valuable support supplier link to a great deal of the major automotive work done in Poland.

Among Nicromet's greatest strengths are an efficient production system and an extremely high quality end product. Maximum quality is achieved by carefully sorting and selecting the scrap input. State-of-the-art equipment is then used to analyze the blends and verify actual against intended formulations.

Although his business was growing steadily, Edward realized that his company possessed untapped potential. He began to consider seeking the advice of a professional consultant to lead his company into the next phase of its development. In February of 1997, Mr. Wycislok read an article in "Puls Biznesu" that made him consider the possibility of external assistance even more seriously. This article described the assistance available through FIRMA 2000 – a USAID funded project designed to develop the small and medium sized enterprise sector in Poland. Through Project FIRMA 2000, Nicromet could engage an American consulting expert.

American expert Larry Schwake was recruited by BCMM Consulting in Katowice for the 4 week assignment that began with a diagnostic overview of the entire company. This was followed by specific investigations into sourcing new raw materials and management practices. Additionally, Mr. Schwake assisted Nicromet in strengthening their current relationships with local authorities by way of meetings with both the Mayor and the City Council.

Mr. Schwake provided a comprehensive "best practices" report to Nicromet using the benchmarking technique to compare Nicromet to their industry's top performers. He coached Mr. Wycislok on the effective use of the Internet for his business, investigated freight costs associated with importing raw materials and provided training recommendations for staff.

"Nicromet is a strong and technically advanced enterprise. They are proceeding well in the areas of both product and process development," remarked Schwake. "Even greater growth will be realized through developments in the areas of financial management, purchasing and marketing."

As far as Mr. Wycislok is concerned, the input of Larry Schwake has been invaluable. "Larry has helped develop new direction that I am confident will allow us to sustain and build upon the outstanding growth we have experienced over the last 6 years. We are already in the process of beginning to implement his recommendations"

FIRMA 2000 had a significant impact on the BSOs' training activity. For example, fifteen of the BSOs undertook training activities which had not done so before participating in the project. By the end of the project, twenty-three BSOs were regularly conducting training as part of their service offering.

### C. Increasing the Flow of Capital to Small and Medium-Sized Enterprises

As described earlier, the BSO consultants were generally weakest when it came to finance. Yet, access to capital is critical for the development of the private sector. FIRMA 2000 aggressively tackled this problem through a number of innovative initiatives, ranging from specialized trainings for BSO consultants, to organizing networking meetings with banks and finance-related conferences, to publishing a full-length Guide to SME Financing in Poland.

FIRMA 2000's first initiative was to expose those BSOs that were trying to provide some finance-related services to their clients to a better understanding of the thought processes and considerations of investors and bankers when approaching SME potential investments. A Warsaw-based two-day workshop was organized in which six BSO consultants presented basic information about real

projects with which they were working to a panel of investors and bankers. The panel responded on the spot with feedback about the presentations and about the level of interest they might have in each of the projects. Of course, their comments included their reasoning for their responses. In all cases, there was a particular focus on the role of the consultant and the most needed value-added from the point of view of investors and entrepreneurs.

This first initiative was well received by all participants, including the bankers and investors. Within a month and a half of the seminar, three of the six projects that had been presented during the workshop had secured financing, valued at 3,000,000 PLN. Additionally, BISE S.A. (Bank for Local Initiatives), the largest Polish bank doing business in the SME sector, subsequently signed agreements with three BSOs to serve as "intermediaries" for the bank, fulfilling an agency function by identifying prospective clients and analyzing loan applications for BISE on a fee basis.

Because of the tremendous amount of interest in future forums, *FIRMA 2000* followed-up with its first series of BSO/Bank Seminars. The objectives of the BSO/Bank seminars were to:

- Exchange information and generate ideas regarding the different success factors and products for banking in the SME sector;
- Develop specific strategies to improve both the flow of financing to SMEs and bank profitability success in the SME sector; and
- Develop stronger knowledge and relationships between BSOs, banks, and guarantee funds.

Twenty-nine branch banks and two specialized funds participated in the first round of seminars which were held in eight cities across Poland. The Bank Gospodarstwa Krajowego (BGK), which administers a national loan guarantee program, was also represented at each meeting. Thirty-five BSO financial consultants had the opportunity to interact directly with over 50 bankers.

It was clear from each session that many old and obsolete impressions continued to limit successful cooperation between bankers, BGK, and consultants. While banks had been rapidly developing new products and approaches, they were still viewed as uninterested and inflexible. While BGK had greatly simplified its processes and was now granting significant loan guarantees, the program was still viewed with suspicion and apprehension. And while consultants continued to develop more sophisticated and professional skills, they were often still viewed by the banks as not adding value. The discussions plainly indicated that the high cost of credit was NOT the primary issue; the primary issue was SME access to credit. A fresh perspective and more frequent communication among the players was needed.

The most significant result of the first banking tour was the shattering of old biases regarding the possibilities for SME capital flow. Polish banks were beginning to discover the basis for profitability and market potential in the SME sector. BGK was performing a significant role in this development and the BSO/Bank seminar series provided the opportunity to spread that word clearly and enthusiastically. The banks indicated significant interest in the new life of the BGK program. Consultants and bankers, perhaps for the first time, began to work to solve the barriers for SMEs *together* and all three levels of actors began to think in terms of alliance. Many new relationships were begun.

A second series of BSO/Bank seminars was organized for those BSOs which didn't provide financial services to their clients but which could act as a good screening mechanism for local banks. This program built on the earlier *FIRMA 2000* BSO/Bank seminars, expanding this time to include SMEs as well as Consultants and Bankers to come together and discuss SME financing issues. The seminars were conducted in eight cities across Poland to gain the greatest possible participation of the

local banking branches outside of Warsaw. Fifty-five bankers from twenty-four banks and their branches met with forty-three entrepreneurs and twenty-three BSO consultants. The discussion topic that was chosen for the seminars was "Can You Repay Your Loan?" which focused on techniques for estimating the ability to repay short and long term loans. Each seminar was designed for a high level of interaction, with the intentions of developing a common language among the BSO consultants, SMEs, and the banks regarding SME business. Again, the seminar series served to build understanding and contact/referral relationships between BSOs and banks. Additionally, there was spontaneous and open discussion of bank-client relationships and the seminar series went a long way towards improving communication among the parties.

A fourth finance initiative of FIRMA 2000 was to organize the first conference in Poland designed to increase understanding and access to venture capital for SMEs in Poland by building linkages between SMEs and the Polish domestic investment community. Fifty-nine consultants, ninety-seven entrepreneurs, thirty-six press, and ten representatives of venture capital firms (representing 90% of all venture capital in Poland) gathered to hear presentations by venture capital professionals regarding all phases of the venture capital process from "What VCs need to know about your business" to "The Exit: Options and Experiences." Additionally, one of Poland's leading entrepreneurs delivered a presentation on how his company developed with the assistance of Venture Capital financing. The closing event for the Conference was held in conjunction with the World Young Business Achiever (WYBA) awards ceremony where the winner was announced at the dinner following the Conference.

FIRMA 2000 recruited eighteen recognized Polish experts in finance to write a comprehensive Guide to Financing Small and Medium-sized Companies in Poland (126 pages). The Guide contained twenty-nine chapters altogether, covering all aspects of SME finance from loans to leasing. FIRMA 2000 published the Guide and distributed through the network of BSOs and at the Venture Capital Conference.

After a great deal of work in the area of trying to increase the flow of capital to SMEs, it can be said that the FIRMA 2000 BSOs have contributed to this effort. By the end of the program, sixteen FIRMA 2000 BSOs were offering finance-related services to their clients. Over the life of the program, they reported 1,670 SMEs seeking their assistance with obtaining financing. In response, the BSOs packaged 535 loans resulting in 319 loans closed in addition to 91 equity deals consummated for a total value of 90,840,258 PLN secured from both equity and debt sources.

**D. Business Information to Assist SMEs in Their Business Development.** On a regular basis, FIRMA 2000 undertook a number of initiatives to collect and disseminate a wide range of information to SMEs, including a bi-monthly newsletter, surveys, management development aids, press releases, and full-length publications on topics relating to SME development.

The FIRMA 2000 bi-monthly newsletter, *MiS*, maintained a high level of approval from BSOs and SMEs alike. Prior to participation in FIRMA 2000, only three BSOs published a newsletter. In year one it was anticipated that only 1,500 SME clients would receive the newsletter, however the BSOs chose to more widely distribute the newsletter. Consequently, FIRMA 2000 more than achieved its dissemination target with 42,035 newsletters mailed out to SMEs over the course of the project. There were repeated requests by other business publications to reprint the management development inserts, which were included in each issue of *MiS*. This led to a couple of media alliances which increased FIRMA 2000's outreach significantly. For example, FIRMA 2000 struck an alliance with the publication "InfoCourier" to publish one *MiS* article each month in return for cost-free promotion of the project. The reach of the magazine is approximately 5000 SMEs each issue.

The newsletter also became a cost effective way for a number of collaborators (EXPROM II, CARESBAC, EURO INFO, Cooperative Bank Development Project, Fundusz Mikro, Foundation for Development of Polish Agriculture, to name a few) to reach a highly select group of SME decision-makers. Regular columns on regulatory and legal issues helped keep SMEs abreast of major policy issues which effect them while providing the BSOs with much needed information to support their advocacy efforts. The MiS management development inserts were also highly appreciated, covering a wide range of topics from managing cash flow to improving networking skills. While we failed in our efforts to sustain the newsletter after the close of the project for the entire network, a number of BSOs continue issuing a similar newsletter on their own, finding continued value in promoting their BSOs to old and new clients alike.

In addition to the short three to four-page management development inserts in MiS, FIRMA 2000 has also published six full-length books and guides in the Polish language that are of primary interest to small-to-medium sized enterprises. These included:

*Export Guide for Small and Medium Size Companies*, David Soyka, FIRMA 2000, a USAID-funded publication, 1999. ( 63 pages )

The Guide is a comprehensive handbook for Polish companies that are interested in exporting products to the United States. The chapters cover all aspects of exporting, including legal requirements, shipping procedures and documents for customs clearance, typical contractual arrangements with American import companies, tips on introducing new products into the American market, considerations for develop packaging and marketing materials, choosing a name, and setting prices. Contact information of key trade associations, Polish-American Chambers of Commerce, and World Trade institutions is contained in the appendix, to help Polish entrepreneurs locate commercial trading partners in the U.S.

*Target Marketing*, Linda Pinson and Jerry Jinnett, Upstart Publishing Company, 1996. (178 pages)

The publication focuses on teaching entrepreneurs to: understand and outsmart their competition; legally protect creative ideas; make the most of demo- and psychographics; build long-term customer loyalty; find the right niche; Create and identity; and assure customer satisfaction. The book is designed as a workbook, with numerous examples, forms and resources to assist in the creation of a savvy marketing plan to launch small businesses into success.

*Human Resources: Mastering Your Small Business*, Jill A. Rossiter, Upstart Publishing Company, a division of Dearborn Financial Publishing, Inc., 1996. (372 pages)

The publication is designed as a workbook and follows four small business owners as they fill in the forms and guides from each of the chapters and apply the thought process to their own businesses. As a result, employers learn to motivate productive employees, reduce employee turnover, handle problem employees, encourage employees to achieve their "personal best," and to reward their achievements.

*Guide to Financing Small and Medium-sized Companies in Poland*, FIRMA 2000, a USAID funded publication, 1999. (126 pages). The *Guide to Financing Small and Medium-sized Companies in Poland* is the essential financing resource for every entrepreneur and for every stage of business development. It contains twenty-nine chapters written by today's foremost Polish experts in finance and covers all aspects of business finance from loans to leasing to initial public offerings.

*The Start-up Guide*, 3<sup>rd</sup> edition, David H. Bangs, Jr., Upstart Publishing Company, a division of Dearborn Financial Publishing, Inc., 1998. (211 pages)

The publication introduces would-be entrepreneurs to a complete step-by-step 12-month plan for starting a successful small business, including helpful tips on using the Internet to find low-cost resources.

*Business Planning Guide*, 8<sup>th</sup> edition, David H. Bangs, Jr., Upstart Publishing Company, a division of Dearborn Financial Publishing, Inc., 1998. (247 pages).

Designed for entrepreneurs, students, and small business owners alike, the *Business Planning Guide*, is a practical hands-on guide to putting together a complete and effective business plan. This new 8<sup>th</sup> edition enables readers to improve their technical savvy on the business planning front by utilizing the Internet resource guide provided in the back as well as provides tips on using the Internet as a planning tool.

FIRMA 2000 staff regularly worked with the BSOs to help them generate media coverage, highlighting their services and their access to U.S. experts through FIRMA 2000. During the program, the BSOs and/or FIRMA 2000 were featured in 657 stories in Poland, appearing in regional and national newspapers and on radio and television and 30 stories in Ukraine, appearing in 24 print articles and 6 television spots. Additionally, the international press, e.g., The Wall Street Journal Europe and several U.S. newspapers covered aspects of the project as well.

The FIRMA 2000 Website, in Polish and in English, is designed as a resource for SMEs, seeking assistance. Nearly 200 visitors continue to check the FIRMA 2000 WWW site per month. The site includes firm profiles of each of the BSOs in the FIRMA 2000 network and a map of their locations, as well as updated information regarding conferences, publications, etc. The majority of the visitors have been from Poland, however, the number of foreign readers is increasing with foreign visitors mainly from the U.S. but also from the UK, France, Germany, Japan, Canada, Denmark, Norway, Belgium, Sweden, Ukraine, Russia, the Czech Republic, Argentina, Macedonia, Finland, the Netherlands, and Saudi Arabia. The visitors have been mainly interested in FIRMA 2000's SME newsletter and the locations of the BSOs.

#### **D. BSOs Advocating for Policies in Support of Small and Medium-sized Enterprises**

While this was not a major objective of the program, FIRMA 2000 did actively encourage the BSOs to advocate on behalf of the sector whenever possible. The newsletter regularly carried a column devoted to policy and regulatory reform and all the BSOs were provided with information regarding the SME Parliamentary Commission, including the purpose of its existence, responsibilities and activities, and contact information for individual members of the commission.

In cooperation with the Gemini Project, FIRMA 2000 sponsored a training on lobbying, however, only four BSOs participated. Despite the low turnout at the training, fourteen BSOs regularly reported each quarter that they were involved in advocacy and lobbying activities on behalf of the SME sector. They expended a total of 7,334 staff hours over the course of the project trying to influence government policies or regulations. These BSOs' average staff hours spent trying to influence government policies and regulations increased by 117.6% over the course of the project.

#### **E. BSO Networking and Inter-BSO Alliances**

FIRMA 2000 regularly promoted networking among BSO managers with the express intent of helping them create Inter-BSO Strategic Alliances. This was deemed necessary in order to provide a more uniform offering of a wide-range of SME services throughout the country. The BSOs were provided with tools to help structure the ways in which they could work together but also to ensure standards of "fair play" among BSO competitors. Over half of the BSOs developed service relationships with at least one other BSO as a result of this effort.

## **F. Cross-Border Initiatives**

FIRMA 2000 was a pro-active, opportunity-seeking program and its cross-border initiatives exemplify this attitude.

### Poland-America-Ukraine Cooperation Initiative (PAUCI)

In October of 1998, the governments of Poland, America and Ukraine undersigned a tri-lateral agreement to promote increased commercial, cultural, and political ties among these nations. FIRMA 2000 staff and BSO consultants worked with the Alliance for Collaboration on Enterprise Development and NEWBIZNET in Ukraine to design and deliver a "kick-off" program that would serve as an initial, concrete step toward the implementation of PAUCI. The goals of the event were (a) to transfer conceptual and technical knowledge to Ukrainian SMEs; (b) to facilitate business links between Polish and Ukrainian enterprises; and (c) to launch and raise awareness of the Polish-Ukrainian Cooperation Initiative. FIRMA 2000 developed a two-day seminar focusing on the fundamentals of marketing and developing closer business ties with Poland and organized a mini-trade mission of seven Polish business executives to Ukraine. The seminar was delivered in three oblasts -- L'viv, Rivne, and Odesa from November 4-13, 1998. Sixty (60) Ukrainian business people, eleven (11) Polish business people, nine (9) local Ukrainian government officials from the three oblasts, and fifty-two (52) press were in attendance.

### Train-the-Trainer Program for Ukrainian NEWBIZNET Consultants

FIRMA 2000 organized and delivered a six day Train-the-Trainer program in Poland for ten Ukrainian NEWBIZNET consultants and two Ukrainian translators September 17-23rd, 1999. This training program was designed to meet the special needs of the Poland-America-Ukraine Cooperation Initiative (PAUCI) to form teams of Ukrainian and Polish trainers to develop and deliver a training program designed to meet the specialized needs of Ukrainian SMEs. The training program focused on "Business as a System," in which the primary functions of the enterprise are integrated.

### Poland-based Participant Training for Bulgarian Bakers and Confectioners

With FIRMA 2000 assistance, the BSO in Sandomierz hosted 5 Bulgarian Bakers and Confectioners for a twelve day participant training program in Poland. The comprehensive study tour included meetings with the President of the Association of Bakers, Visits to Polagra, the food processing trade show, the Bakery Industry Research Institute, and food processing schools in addition to 12 counterpart Polish SMEs. This program was later expanded upon and resulted in the 1st CEE Bakers Forum.

### 1st CEE Bakers Forum

Organized by FIRMA 2000 BSO in Sandomierz, and the Polish Bakers Association, the 1<sup>st</sup> CEE Bakers Forum was held in Jurata, Poland from May 25-29, 1999. More than 80 participants took part with more than 30 representatives of the bakery sector and bakery associations from Albania, Bulgaria, Belarus, Lithuania, Macedonian, Romania, and Ukraine attended the conference. The Forum focused on bakery association leadership and issues of common concern. Conference participants also visited the Food and Bakery Tradeshow, POLFOOD '99, held in Gdansk as well as the leading bakeries in the Gdansk area.

### Poland-based Participant Training for Ukrainian Dairy Specialists

Senior FIRMA 2000 staff person, Jerzy Gliniecki hosted seven Ukrainian milk processors as part of a twelve day participant training program organized by FIRMA 2000 BSOs in Poland. A highlight of the program was the site visit to the International Cheese Company in Paslek where Mr. Gliniecki introduced the participants to the company's micro-loan program which he helped to design and implement to improve milk quality.

Bulgaria Participant Training

Mr. Alex Trenkov, a Bulgarian fruit and vegetable processor, attended a ten day FIRMA 2000 participant training program in March of 1998. According to a follow-up three-month evaluation, Mr. Trenkov reported that the training was very successful and that he was now importing from Poland high quality glass jars and bottles from Schula Stekla-Poland (contracts valued at \$100,000) and lids from White Cap-Poland (contracts valued at \$16,000).

Macedonia Incubator Training

With the assistance of FIRMA 2000, eight managers of newly formed business incubators in Macedonia were trained in Poland during a five-day program conducted by two of FIRMA 2000's BSOs - Zelów and Szczecin.

IESC Lithuania Sustainability Training

IESC Lithuania local staff who established a for-profit management consulting firm aimed at providing technical assistance and training to Lithuanian SMEs on a fee-for-service basis came to Poland to learn more about FIRMA 2000's operations and methods for assisting Polish BSOs to achieve sustainability. In addition to meetings with FIRMA 2000 and representatives of the Polish Advisory Network in Warszawa, they met with four FIRMA 2000 BSOs in the tri-city region.

**G. Integrating Gender Considerations Throughout All Aspects of the Program.** As one of the provisions in the USAID contract, it was expected that 10% of the SMEs receiving technical assistance from FIRMA 2000 would be women-owned. Yet, a year-and-a-half into the project, FIRMA 2000 was clearly failing to meet this target; no women-owned enterprises were "stepping forward" for assistance. In an effort to reach out to this target group, we launched a plan to organize a national conference. However, this turned out to be a bit more difficult than originally anticipated because little information in Poland is available according to gender. We would have to construct our own database of women-owned SMEs by purchasing a national database and then culling through this database to identify SME owners which had feminine first names. Because time would prevent us from building up a comprehensive database, we stopped searching after 2,700 women-owned SMEs had been identified.

The next step was to send out a mail-back pre-conference survey to alert these women to our upcoming conference and to gather information from prospective attendees as to program preferences as well as basic information about them and their companies. While nearly 500 of the surveys were returned as undeliverable, a little over two hundred women (211), representing 9.6% of the total possible respondents, mailed back their questionnaires. The survey responses seemed to counter long-standing myths or stereotypes regarding women-owned enterprises, that they are micro-enterprises concentrated in non-manufacturing activities and lines of business serving local markets with little or no growth potential such as trading and personal services. Instead, we found that Polish women entrepreneurs are occupied in manufacturing, services and internationally-oriented activities with high growth potential, including business and information services and exports.

The first National Women's Business Conference in Poland -- "Profession- Buisnesswoman" -- was organized by FIRMA 2000 from September 22-24, 1998 in Zakopane. This unique gathering brought nearly 150 Polish women business owners together from all over Poland to network, attend plenary sessions by keynote speakers, and to participate in a variety of workshops. FIRMA 2000 promoted the newly formed Polish Association of Women Entrepreneurs (PAWE) during the conference and twenty-nine participants joined with the nineteen PAWE founders to begin efforts to build the association. Within a couple of weeks of the conference, FIRMA 2000 delivered technical assistance to its first three women-owned SMEs and by the end of the project, 18% of the SMEs receiving technical assistance from a team of FIRMA 2000 and BSO consultants were women-owned.



USAID agreed to add the newly formed Association to the network of FIRMA 2000 BSOs, making it eligible for assistance. FIRMA 2000 begins working with PAWE to formulate a more focused statement of vision and mission and from that, define goals, an appropriate organizational structure, operating policies, and programs. Within a few months, the Association develops new membership criteria and dues structure, outlines "core" benefits to be provided to its membership, formulates a governance structure with six committees, establishes criteria and procedures for setting-up chapters, develops promotional materials, and outlines an action plan for 1999. Two FIRMA 2000 staff were seconded to PAWE to serve as part-time professional staff, working to organize the annual conference and to raise corporate sponsorships to help underwrite its costs. Additionally, FIRMA 2000's assistance to PAWE enabled the organization to develop a dues-paying membership base of 130 members by the end of the program.

The 2<sup>nd</sup> National Women's Business Conference, "Profession - Businesswoman," attracted 221 Polish women business owners to Jurata from September 28 - 30, 1999. Organized jointly by FIRMA 2000 and the Polish Association of Women Entrepreneurs, the Conference provided participants a forum where women business owners could improve their skills, share experiences and interact with one another. From Team Building to Preparing a Company for External Financing, participants gathered in workshops with recognized professionals to sharpen their specific skills and knowledge. The smaller groups provided an excellent opportunity for attendees to interact with one another and to participate in interactive learning sessions. A second noteworthy conference success was the presence of corporate sponsors which contributed both financially and programmatically. Citibank, Nationale Nederlanden and Ford contributed 73,429.13 PLN, covering 33% of the total costs. Participants paid 93,633.00 PLN in Conference fees, covering 42% of the cost and FIRMA 2000 contributed the final 25%.

In addition to working with PAWE, FIRMA 2000 designed, organized and provided logistical support for a five-day Trade and Study Mission of thirty women leaders from the State of Washington to meet with nearly eighty Polish counterparts from August 21- 26, 1999. The mission was designed to create opportunities for women's leadership, open doors to business, exchange ideas, and explore the impediments women face professionally and how to break through these barriers. The Washington delegation, led by U.S. Senator Patty Murray, met with Polish women business leaders, government officials, academic professionals, and representatives of non-governmental organizations (NGO's) to contrast successful businesses and programs in Washington State with those in Poland. In addition to site visits and small group meetings, FIRMA 2000 organized a one-day roundtable forum to provide an opportunity for participants on both sides to share their ideas and experiences.

FIRMA 2000 also organized and moderated a roundtable discussion with First Lady Hilary Clinton on October 5, 1999 to showcase the significant role of women entrepreneurs in Poland's successful transition to a market economy. Mrs. Clinton was an active participant in interchanges with six women entrepreneurs during the hour long panel. Afterward, a panelist commented, "it was an exceptional moment in my life - that such a famous lady would come here to hear our experience in business." She called Clinton "a positive force" in helping the Polish entrepreneurs highlight their own success, as a way "to tell these women in the villages who don't think they can do it, that this is possible. All life is a risk, but they can look at us and want to try." In speeches throughout the day, Mrs. Clinton quoted a panelist's remark that "this opportunity is not only for us but for every woman in Poland - we ARE the opportunity."

In March 2000, FIRMA 2000 conducted the first overview research of the demographics, social and economic characteristics, success factors, management styles, and professional training needs of

women managers in Poland. The research was conducted by a team of Polish and American researchers from Babson College in Wellesley, Massachusetts and the Warsaw School of Economics. Detailed questionnaires were mailed to over 20,000 female managers throughout Poland and the resulting sample covered a broad cross-section of women representing a wide range of age groups, educational training, socio-economic backgrounds, geographic regions, industries, companies, functional disciplines, and professional experiences. The results and analysis of our research lead us to conclude that:

- female managers are an essential part of both Poland's continued economic development and its social well-being
- women are underrepresented at the highest management levels in Poland and there is a significant pay gap between men and women in comparable positions
- the respondents are basically satisfied with their compensation, strongly believe that they can be just as effective in managerial roles as men, and have developed effective management styles
- women managers have well-defined needs in the areas of continuing education and professional training

To address these needs, FIRMA 2000 began working with the International Forum for Women to develop a training program and to raise funding for a conference aimed at Polish Women Executives.

#### **G. FIRMA 2000 "Successor" Organization**

A year before the end of the project, the COP began working with the FIRMA 2000 Polish staff to help them consider the implications of establishing a "successor" organization that could continue a number of the activities started under the USAID-funded program. By August 1999, ten of the fourteen staff voted to incorporate FIRMA 2000 Sp. z o.o., with each contributing financially to cover the requirements for incorporation. Equity was determined by identifying the compensable factors necessary to support the organization's mission and the levels of expertise required for each factor.

The incorporation of FIRMA 2000 Sp. z o.o. now enables a number of initiatives to continue such as building relations with Ukrainian counterparts, cross-border trade initiatives, and east-to-east participant training programs; development and distribution of publications; facilitation of inter-BSO alliances; training of Polish consultants and bankers; and new initiatives to be undertaken such as leveraging the know-how and lessons learned from FIRMA 2000 to other USAID private sector development projects in the region.

### **IV. MONITORING AND EVALUATION**

FIRMA 2000's monitoring and evaluation system was designed primarily as a management tool, to guide decision-making with regard to interventions and project management. Our project management system for the day-to-day management of the numerous tasks required to be completed to keep project implementation on track became an important internal communication tool for project staff. Additionally, a budget and level of effort monitoring matrix helped carefully track and maintain control over how project time and financial resources were utilized and what had been correspondingly achieved from their use.

#### **A. BSO Performance Monitoring**

Because qualitative data from site visits can only describe part of the picture, FIRMA 2000 relied heavily on quantitative data collection and analysis to focus on the real strengths and weaknesses of the BSOs in order to modify the implementation plans which addressed those needs of highest priority.

FIRMA 2000's monitoring and evaluation system was designed to measure the performance of the BSOs, consultants and the SMEs. The system tracked factors that directly and indirectly affected the institutional viability, and therefore the sustainability, of BSOs; the professionalism and level of activity of the local consultants; and the performance of the SMEs. Data bases containing baseline data reflecting all evaluation concerns were built from the outset for the BSOs and consultants as part of their application and selection process, and for the SMEs as they applied for assistance throughout the project. Annex B contains comparisons of data collected from the BSO applications when they first entered the project to data collected during final assessment evaluations which were conducted at the end of the project.

BSO and consultant performance data was collected on a quarterly basis. Each quarter, the data was entered and tabulated with the resultant project results reported on, linking them directly to project deliverables and to USAID strategic objectives. Annex C contains a copy of the Quarterly Performance Monitoring Report of the Chief of Party. We also systematically analyzed longitudinal changes in the BSOs' performance, which enabled us to discern trends that might have been emerging both within individual BSOs and the group as a whole. While performance tables were generated quarterly for each BSO, Annex D contains only the aggregate BSO performance data quarter by quarter over the life of the project, for reasons of maintaining BSO confidentiality.

## **B. SME Performance Monitoring**

During the final quarter of the project, FIRMA 2000 surveyed the 223 SMEs which received assistance from a paired team of FIRMA 2000 and BSO consultants. We received 135 responses, although there were some non-item responses to specific questions.

As you can see from the table in Annex E, the majority of SMEs assisted by FIRMA 2000 made steady progress in 1999, with 73.5% reporting increases in sales and 69.0% reporting increases in profits as compared to 1998. Likewise, the majority of survey respondents reported that they made improvements during 1999 in marketing (71.1% of respondents), products/services (92.5% of respondents), and personnel policies (65.9% of respondents). When asked to quantify and then describe the nature of the "business linkages" which they had made, the overwhelming type of linkage was "financial" with the respondents reporting a total of 516 such linkages. Because we did not define what we meant by "financial" and because it could be interpreted in several ways, we suspect that this number includes simple contractual arrangements and therefore is an overstatement of the concept of a financial linkage. This notwithstanding, it is notable that they reported 5 new licensing agreements, 5 new franchises, and 1 joint venture during 1999.

## **V. BSO AND CONSULTANT LEVEL OF PARTICIPATION**

A total of thirty-eight BSOs were selected by USAID and the consortium for participation over the life of the project. Because eight BSOs exited the program sometime before its completion, replacement BSOs were selected, so as not to have a geographical "gap" in the network. The eight which exited the program early did so for the following reasons: three BSOs "merged" with other FIRMA 2000 selected BSOs; three BSOs changed their strategic objectives thereby no longer meeting BSP criteria and were therefore dropped from the program; one BSO went out of business; and one BSO became inactive.

In general, there was a very high level of participation in the program on the part of the BSOs. They recognized the value and the majority availed themselves of every opportunity that was offered for them to improve their respective BSOs. It was for this reason that the following quotation was imprinted on their recognition plaques at the closing ceremony:

**"Nothing worthwhile comes easily. Half effort does not produce half results; it produces no results. Work, continuous and hard work, is the only way to accomplish results that last."**

It is also no surprise that there is a correlation between those BSOs that took full advantage of the program and positive financial performances. Working hard and working smart pays off.

In November 1999, as part of an agreement to extend the project by six months, OAR/Warsaw requested *FIRMA 2000* to work in addition with five formerly USAID-funded Energy Conservation and Pollution Control Centers to improve their sustainability. These five BSOs, along with the Polish Association of Women Entrepreneurs and the Polish Advisory Network (PSD), were added to the *FIRMA 2000* network as "affiliate" BSOs.

By the end of the project, the composition of the *FIRMA 2000* Business Support Network consisted of the thirty (30) BSOs that participated in the program until the end, six affiliated BSOs that utilized the network for outreach and service delivery, and the program's "successor" organization, *FIRMA 2000 Sp. z o.o.* Annex F contains a map, indicating the locations of the *FIRMA 2000* BSOs.

344 consultants made application to Project *FIRMA 2000*. Of those, 183 were individually interviewed and 131 consultants were finally selected (40% women). Twenty-two consultants were later excluded from the project either because of lack of participation (the twelve PSD consultants) or because they were employed by one of the three BSOs whose participation was discontinued. In the ensuing period, twenty-six of the remaining 109 consultants exited the program before its closure as a result of severing their relationships with their respective participating BSOs. The above notwithstanding, over the life of the program, the BSOs' retention rate of consultants was 76%, a relatively high percentage for the consulting industry. Of the remaining 83 consultants as of the end of the project, March 31, 2000, 47 are women -- 43%.

## **VI. *FIRMA 2000*'s CONTRIBUTION TO USAID'S INTERMEDIATE RESULTS**

As mentioned above, the overall objective of the monitoring and evaluation system was to track progress and impact in the three principle BSO, consultant, and SME categories as they relate to USAID's strategic objective and intermediate results for the sector. Therefore, the monitoring and evaluation of *FIRMA 2000* was linked to the intermediate results and impact in the following ways:

**IR2.1: Strengthen BSO capacity to provide technical assistance to SMEs.** A BSO's sustainability is dependent on the skills and expertise of its manager and consultants. *FIRMA 2000* technical assistance and training improved both the technical skills of the BSO managers and consultants to help them better manage the consulting process including client identification, client marketing, and client needs assessment. Additionally, *FIRMA 2000* introduced a number of new consulting and training products to expand their services portfolio.

**Results:** There has been a 35% growth (from 20 to 27 BSOs) since the beginning of the project in the number of BSOs engaged in consulting.

**Results:** There has been a 74.2% increase in the average number of clients per BSO receiving consulting services -- from 12 to 20 clients -- since the beginning of the project

**Inputs/Results:** To ascertain the training needs of Poland's SMEs, FIRMA 2000 conducted a survey of nearly 19,500 SME owners and managers nationwide. 1,232 SME executives responded with completed surveys – a 6.3% response rate. This led to the extensive FIRMA 2000 SME training program.

**Results:** The Project had a significant impact on BSO training activity in terms of:

- 15 BSOs undertaking training activities which had not done so before participating in the project
- 23 BSOs delivering training to SMEs during at least 60% of the 11 quarters for which BSOs reported data
- BSOs able to earn increasing amounts of income from training activity, at higher rates per trainee and per hour

**Results:** After completing six weeks of ISO 9000 training, twenty FIRMA 2000 consultants became certified as Auditors of Quality Systems and thirteen consultants achieved the higher level of certification of Quality Manager.

### BSO Financial Sustainability

**Results:** Twenty-one (70%) of the BSOs in Project FIRMA 2000 are financially self-sufficient having reached or passed their breakeven points by the end of the project, with four more within 20% points of breakeven. [Note: profitability is defined as the difference between total *operating* revenues and total BSO expenses. Also, please note that total *operating* revenues do **not** include grant and investment income but *total expenses* include some expenses that are **not**

### **Sandomierz BSO**

From the start, Sandomierz staff members have been enthusiastic participants in the FIRMA 2000 project, because they saw it as an opportunity to help develop their organization. According to Halina Siemaszko, the Foundation's Director, "In retrospect, the biggest impact of working with the project has been to think about the Foundation in a different way -- as a *business*. This has resulted in a real difference in both operations and in clients' service". One can clearly see the results of such a shift in thinking in the above indicators, specifically the 84.9% reduction in the foundation's dependence on grants offset by the profitable generation of fees for service.

Ms. Anna Nogaj, a principal consultant of the Sandomierz BSO, believes that FIRMA 2000 has had a significant impact on the functioning of the organization, particularly with respect to strengthening its market position. During the three-year cooperation with the project, the BSO broadened its range of services and improved its marketing methods. She contributes this to the great effort of FIRMA 2000 employees – their professionalism, competencies, reliability and positive attitudes, all playing an important role in this process.

The training provided by FIRMA 2000 allowed the Sandomierz BSO employees to improve their consulting skills. In terms of sellable consulting skills, these include new or improved abilities in:

- Training;
- Human Resource Management;
- Diagnostics and Valuations; and
- General Management and Strategic Planning.

And, one can see just how the FIRMA 2000 trainings have been translated into a vastly improved service offering. For example, in 1996, the BSO's market was almost exclusively the agricultural sector; services were defined accordingly (business planning and loan packaging were the primary products). In the past three years, Sandomierz has dramatically increased the range of services it provides to include:

1. Marketing services;
2. Production and operations management;
3. Financial management and valuation services for SMEs;
4. Human resource management;
5. Planning and project implementation for local governments (primarily gminas);
6. Support to the craft industry;
7. Services related to EU Integration;
8. Conference planning; and
9. Study tours and participant training programs.

This increase is due, in great part, to the skills development assistance provided by the FIRMA 2000 project, which provided not only training in these areas, but assistance in learning how to market those skills, and access to potential partners.

The change in the agency's service offerings and a change in its core market go hand in hand. As it has gradually moved away from general service provision for agricultural concerns, the agency has moved toward providing services to SMEs and local government. These clients are more sophisticated now in their understanding of the value of consulting services. Further, unlike the agro sector, the SME sector is growing and better able to pay for services; agro businesses still require heavy subsidy to access consulting assistance.

"The participation in the ISO quality management training organized within FIRMA 2000 had a great impact on the development of the project called "Cooperation with Local Governments" – said Mr. Stanislaw Baska, project coordinator of the Center for Business Promotion and Entrepreneurship in Sandomierz.

The contacts made through Firma 2000 also have had a strong impact on the BSO's development. Sandomierz has worked with several other BSOs and several foreign firms as well.

incurred to generate operating revenues, e.g. completing grant applications. Therefore, because of the project's more narrow definition of what constitutes "breakeven," this **may have resulted** in the **underestimation** of BSO overall profitability.]

**Results:** Eighteen (18) of the BSOs demonstrate sustained financial health having been at or above break-even for the last year and three-quarters. Gdynia-DORADCA, Kutno, Zabrze, Łódź, Skrzynsko, Katowice, Olsztyn, Jelenia Góra, Mielec, Gorzów Wlkp, Plock, Konin, Gdansk-CIG, Szczecin, Rzeszów, Lublin, Kraków, and Gdynia-CWB.

**Results:** Since the beginning of the project, average BSO income from all operations increased 275.4%

**Results:** Average BSO margin of profitability went from –24.5% at the beginning of the project to 32.5% by the end of the project. Final quarter consulting earnings of 2,735,552 PLN exceeded consulting-related expenses by 829,808 or 44%.

**Results:** Fourteen (14) of the BSOs owe 100% of their total operating revenues to consulting and training activities.

**Results:** 83% of the BSOs now rely on grants for less than one quarter of their revenues. 20 BSOs (63%) receive no grants at all. Even more striking is the fact that 10 of the 18 non-profit BSOs report no grant income at all.

**Results:** For the remaining 8 BSOs that still receive grants, their dependence decreased to an average of only 29.7% of their total income by the project's end

**Results:** BSO fees from consulting services increased 113.8% since the beginning of the project with the average margin on delivering consulting services increasing 222.6%

**Results:** Average fees from consulting per client increased 58.7% since the beginning of the project

**Results:** Average BSO fees from training/seminars increased 45.3% since the beginning of the project.

### Increasing the Flow of Capital to SMEs

**Inputs:** To increase the flow of capital to SMEs, FIRMA 2000 worked to build relationships between consultants and bankers. To that end, 171 bankers from 97 banks and their branches participated along with project consultants and their SME clients in one or more of FIRMA 2000's 26 Enterprise Forums that took place in 18 cities across Poland.

**Results:** As a direct result of FIRMA 2000's efforts, BISE S.A. (Bank for Local Initiatives), the largest Polish bank doing business in the SME sector, signed agreements with three BSOs to serve as "intermediaries," fulfilling an agency function for the bank by identifying prospective clients and analyzing loan applications for BISE on a fee basis.

**Inputs/Results:** FIRMA 2000 organized the 1<sup>st</sup> Venture Capital Conference in Poland aimed at increasing SME and consultant awareness and understanding of venture capital and improving their access by building linkages between SMEs and the Polish domestic investment community. 240 entrepreneurs, consultants and press gathered to hear presentations from Venture Capital experts

regarding all phases of the venture capital process from the importance of Business Plans to How an Investor cashes out or exits the deal.

**Results:** 16 FIRMA 2000 BSOs now offer finance-related services to their clients. They have reported 1,670 SMEs seeking their assistance with obtaining financing. In response, the BSOs packaged 535 loans resulting in 319 loans closed in addition to 91 equity deals consummated for a total value of 90,840,258 PLN secured from both equity and debt sources.

**Results:** Average percentage of SME loans closed per BSO is now 90.0%, a 38% increase since the beginning of the project

**Results:** The average volume of SME financing obtained per BSO is currently 2,938,400 zł -- a 1200.1% increase since the beginning of the project

**Results:** Deal size has also increased with the average volume of SME financing obtained per deal currently at 1,644,364 zł -- a 1,444% increase since the beginning of the project

**IR2.2: Improved planning, marketing, and management increases SME capacity.** Technical assistance and training was provided directly to SMEs by teams of FIRMA 2000 BSO consultants. These teams employed a number of new and rapidly growing approaches to business development, assisting SMEs with improving their management skills and obtaining the vital day-to-day decision making information necessary for new product development, planning and forecasting, measuring performance, product-mix management, and guiding pricing.

**Inputs:** 223 SME clients received consulting services from Paired Teams of U.S. and Polish consultants

**Inputs:** FIRMA 2000 Polish BSO consultants delivered consulting services to 5,772 clients on their own.

**Inputs:** Since September of 1997, U.S. trainers conducted 218 workshops and seminars which were attended by 3,689 participants from small to medium enterprises (50% women). Additionally, the BSOs trained 25,259 participants, utilizing either their own staff or external Polish trainers.

**Results:** 73.5% of SMEs receiving consulting services from FIRMA 2000/BSO consulting teams reported that their 1999 sales figures increased over 1998 levels with 12.9% reporting no change and 13.6% reporting a decrease in sales.

**Results:** 69.0% of SMEs receiving consulting services from FIRMA 2000/BSO consulting teams reported that their 1999 profits increased over 1998 levels with 15.5% reporting equally no change or a decrease in profits.

**Results:** 42.4% of SMEs receiving consulting services from FIRMA 2000/BSO consulting teams reported that their 1999 exports increased over 1998 levels with 42.4% reporting no change and 15.3% a decrease in profits.

**Results:** 37.6% of SMEs receiving consulting services from FIRMA 2000/BSO consulting teams reported that their employment increased in 1999 as compared to 1998 with 40.6% reporting no change and 21.8% reporting a decrease in employment.

**Results:** 65.9% of SMEs receiving consulting services from FIRMA 2000/BSO consulting teams reported that their personnel policies improved in 1999.

**Results:** 92.5% of SMEs receiving consulting services from FIRMA 2000/BSO consulting teams reported that their products and services improved in 1999.

**Results:** SMEs receiving consulting services from FIRMA 2000/BSO consulting reported that within the last year of the project, they entered into 5 licensing agreements, 5 franchises, and one joint venture.

**Results:** Eighteen of the SMEs receiving consulting services from FIRMA 2000/BSO consulting teams reported that they obtained new financing, valued at 8,878,700 PLN

**IR1.2: Business information assists SMEs in business development.** Through a number of initiatives such as the bi-monthly newsletter, technical publications, seminars, and press releases, *FIRMA 2000* regularly disseminated a wide range of information to SMEs and the general public on topics relating to SME development.

**Inputs/Results:** In addition to short 3 to 4 page technical inserts in the FIRMA 2000 newsletter, FIRMA 2000 also published six full-length books and guides in the Polish language that are of primary interest to small-to-medium sized enterprises. These include: *Financing for Entrepreneurial Development -- a Manual for Entrepreneurs*; *Export Guide for Polish SMEs*; *Target Marketing*; *Human Resources: Mastering Your Small Business*; *The Start-up Guide*; and *the Business Planning Guide*.

**Inputs/Results:** FIRMA 2000 more than achieved the project target with 42,035 newsletters mailed out to SMEs over the course of the project. In addition to the 14 issues of the FIRMA 2000 bi-monthly newsletter, MiS, that were individually tailored by the BSOs and re-issued under their respective logos, the BSOs developed an additional 55 Newsletter issues on their own.

**Results:** FIRMA 2000 BSOs regularly generated media coverage, highlighting their services and their access to U.S. experts through FIRMA 2000. Since the beginning of the project, the BSOs and/or FIRMA 2000 were featured in 657 stories in Poland, appearing in regional and national newspapers and on radio and television and 30 stories in Ukraine, appearing in 24 print articles and 6 television spots. Additionally, the international press, e.g., The Wall Street Journal Europe and several U.S. dailies covered aspects of the project as well.

**Results:** FIRMA 2000 struck an alliance with the publication "InfoCourier" to publish one FIRMA 2000 article each month in return for cost-free promotion of the project. The reach of the magazine is approximately 5000 SMEs each issue.

**Results:** Nearly 200 visitors check the FIRMA 2000 WWW site each month. . The site includes firm profiles of each of the BSOs in the FIRMA 2000 network and a map of their locations, as well as updated information regarding conferences, publications, etc. The majority of the visitors have been from Poland, however, the number of foreign readers is increasing with foreign visitors mainly from the U.S. but also from the UK, France, Germany, Japan, Canada, Denmark, Norway, Belgium, Sweden, Ukraine, Russia, the Czech Republic, Argentina, Macedonia, Finland, the Netherlands, and Saudi Arabia. The visitors have been mainly interested in FIRMA 2000's SME newsletter and the locations of the BSOs.



**Results:** Seventeen of the FIRMA 2000 BSOs now have websites in addition to the FIRMA 2000 Website.

**Results:** FIRMA 2000's efforts resulted in seventeen U.S./Poland business linkages; two Bulgaria/Poland business linkages; one Sweden/Poland business linkage; thirteen Ukraine/Poland business linkages; and twenty-seven Ukrainian businesses which made proposals looking for Polish partners.

**IR1.1: Government organizations and NGO's advocate for policies in support of small and medium enterprises.** *FIRMA 2000's* lobbying training of BSO managers and regular info-bulletins were designed to improve their understanding of the importance of advocacy activities on behalf of the SME sector as well as the "how to's" associated with lobbying.

#### Advocacy on Behalf of the SME Sector

**Inputs:** FIRMA 2000 provided all the BSOs with information regarding the SME Parliamentary Commission – the purpose of its existence, responsibilities and activities, in addition to the contact information of individual members of the commission (e.g., addresses of their field offices, phone numbers and political party identification). In addition, FIRMA 2000 provided advocacy training to four BSOs.

**Results:** 14 BSOs regularly participate in advocacy and lobbying activities on behalf of the SME sector, expending a total of 7,334 staff hours over the course of the project trying to influence government policies or regulations.

**Results:** The average staff hours spent trying to influence government policies and regulations increased by 117.6% over the course of the project.

#### Educating the Public Regarding the SME Sector

**Results:** 15 FIRMA 2000 BSOs regularly provide public education/information regarding the SME sector.

**Results:** The average BSO staff hours devoted to public education/information activities increased by 152.7% over the life of the project.

**Results:** The average number of participants in a public education workshop or event grew from 27 to 53 -- a 95.1% increase.

**IR: Cross-cutting Issues: Integration of Gender Considerations.** Women play an important role in the development of the SME sector in Poland. FIRMA 2000 effectively sought out and included women to participate in all aspects of the project.

**Results:** The project staff consisted of thirteen full-time and two part-time staff, nine (60%) of whom were women

**Results:** Thirty-four (53%) of the paid consultants hired by FIRMA 2000 to provide technical assistance and training to project beneficiaries were women

**Results:** Fourteen (47%) of the 30 BSOs are woman-owned or led

**Results:** Forty-seven (43%) of the 109 Polish consultants are women

**Inputs/Results:** 1,855 business women (50% of all trainees) participated in the FIRMA 2000 sponsored training program

**Inputs/Results:** 18% of the SMEs receiving technical assistance from a paired FIRMA 2000/BSO team of consultants were women-owned.

**Inputs/Results:** FIRMA 2000 conducted a survey 2,200 women-owned SMEs nationwide to gather information on firm size, type of business, number of employees and to ascertain their interest in participating in Poland's first National Women-Owned Business Conference. A surprising 211 women responded to the survey (9.6% response rate) and 114 women SME owners attended the FIRMA 2000 1<sup>st</sup> National Conference of Women Entrepreneurs in 1998. The following year, the number of Conference attendees grew to 221 women SME owners.

**Inputs/Results:** 22,000 women managers nationwide were surveyed (1,892 respondents -- 9%) by FIRMA 2000 to gather information regarding their characteristics, how they perceive their position within the business community and society, their prospects and goals, difficulties that hamper their development, and their needs for further professional development. As a follow-up, the first conference of women managers will take place in Poland, September 26-27,2000.

**Inputs/Results:** FIRMA 2000's assistance to the newly formed Polish Association of Women Entrepreneurs (PAWE) resulted in the development of a dues-paying membership base of 130 members as of the end of the project.

**Inputs/Results:** FIRMA 2000 organized a five-day International Trade and Study Mission for the Washington State Governor's Executive Women's Council in which over 100 U.S. and Polish women business leaders, government officials, academic professionals, and representatives of non-governmental organizations (NGO's) met to compare and contrast successful businesses and programs in Washington State with those here in Poland. The trade and study mission was the first by any state entity to focus on women's leadership and building business and other professional ties with women in other countries. U.S. Senator Patty Murray from Washington State led the delegation.

**Inputs/Results:** FIRMA 2000 organized and moderated a roundtable discussion with the First Lady of the United States, Hilary Clinton, and six Polish women entrepreneurs who told their stories of the ground-up growth of women-owned businesses in Poland: Ewa Plucinska of EVIP Consulting, which is part-owner and restructuring specialist for the Gdansk shipyard; pharmacist Dr. Irena Eris, whose facial creme and cosmetics company is a market leader; Grazyna Paturalaska, owner of the Gdansk-based steel producer Pakmet; Elzbieta J. Syrda of American Systems of Marketing in Kutno (a FIRMA 2000 BSO), Dorota Drewnowska, co-owner with Malgorzata Kujawska of IKO, the Institute of Polish for Foreigners, and Maria Sobiech, who guided Mrs. Clinton on a tour of her fashion company. In speeches throughout the day, Mrs. Clinton quoted Syrda's remark that "This opportunity is not only for us but for every woman in Poland - we ARE the opportunity."

**Required Project Targets.** All told, FIRMA 2000 succeeded in implementing its ambitious Work Plan with more than satisfactory results with respect to achieving required project targets:

#	Required Project Targets	FIRMA 2000 Results
1	At least 30 BSOs will be providing a full range of services to SMEs in their geographical area, or, as appropriate, services tailored to the industry grouping of SMEs in their service area on a sustainable basis.	To date FIRMA 2000 has selected and USAID has approved 38 BSOs. Of the 38 selected BSOs, 8 have exited the program for the following reasons: three BSOs formed strategic alliances with other FIRMA 2000 BSOs; three BSOs changed their strategic objectives thereby no longer meeting FIRMA 2000 criteria; one BSO liquidated the enterprise; and one BSO is currently in-active.. In November of 1999, USAID requested FIRMA 2000 to work with five Energy Conservation and Pollution Control Centers (NAPE, OZZS, FEWE, CZZP, and Atmoterm) formerly funded by USAID to improve their sustainability. These five BSOs, along with the Polish Association of Women Entrepreneurs and the Polish Advisory Network (PSD), have been added to the network as "affiliate" BSOs.
2	Ten of the 30 BSOs will have achieved financial self-sufficiency (i.e. operating costs covered by internally generated revenues) and the remaining BSOs will be sustainable (i.e. operating costs covered by internally generated revenues supplemented by external funds from donors) by the end of the project.	Twenty-one (21) BSOs, 70% of the 30 participating BSOs, have reached or passed their breakeven points [Note: Financial self-sufficiency is achieved when total income from <i>operations</i> (grant and investment income are <i>not</i> included as operational income) is greater than total BSO expenses.]; four more BSOs are close, within 20% points of breakeven; and the remaining five BSOs are sustainable with internally generated operational revenues supplemented by investment income and/or funding from donors.
3	Thirty BSO Managers will have improved their management skills and benefited from TA, in-country training and U.S. based internships.	29 BSO managers attended one of three U.S. based participant training programs conducted at Pacific Lutheran University on Human Resource Development and Management, the Industrial Technology Institute on Manufacturing Excellence and Babson College on Strategic Management and Marketing.
4	Ninety Polish consultants will have been trained in U.S. consulting techniques and consulting business management. The project will have also developed a strong network of consultants qualified to support SMEs.	131 consultants were selected (40% women) for participation in the program. Subsequently, 22 consultants were later excluded from the program either because of lack of participation (the twelve PSD consultants) or because they were employed by one of the three BSOs whose participation was discontinued. An additional twenty-six of the remaining 109 consultants have since exited the

		program as a result of severing their relationships with their respective participating BSOs. Of the remaining 83 consultants, 47 are women -- 43%.
5	270 SMEs will have improved their operations and profitability as a result of receiving training and quality advice from project supplied volunteer consultants teamed with Polish consultants and from improved access to debt and equity capital.	223 SME clients have received one-on-one technical assistance from paired U.S./Polish consulting teams. The U.S. consultants have been both paid and volunteer consultants. Additionally, the FIRMA 2000 BSOs have reported delivering consulting services independent of U.S. consultants to 5,772 clients. Over the life of the project, FIRMA 2000 BSOs have reported 1,670 SMEs seeking their assistance with obtaining financing. In response, the BSOs have packaged 535 loans resulting in 319 loans closed in addition to 91 equity deals consummated for a total value of 90,840,258 PLN secured from both equity and debt sources.
6	A minimum of 300 additional SMEs will have benefited from project supported courses, seminars, workshops and participation in network activities.	FIRMA 2000 U.S. trainers paired with Polish trainers have conducted 213 workshops and seminars which have been attended by 3,497 participants from small to medium enterprises (51% women). Additionally, the BSOs have trained 25,244 persons over the life of the project, utilizing either their staff or external Polish trainers.
7	10% of the SMEs receiving technical assistance from a team of U.S. and Polish consultants will be women-owned enterprises.	18% of the SME's receiving technical assistance from a paired team of Polish and U.S. experts have been women-owned.
8	SMEs contribute to cost recovery of BSO TA	73% of the SMEs receiving assistance from U.S. experts paired with Polish experts have contributed to the costs of the U.S. volunteer per diem costs as well as BSO related consultant costs; the remainder of the SMEs contributed at the very minimum the U.S. volunteer per diem costs.

## VII. FIRMA 2000's LEGACY

Institutionalization of some of the important achievements of project FIRMA 2000, leaves behind the following legacies:

- ◆ Twenty-five BSOs that are fully financially self-sufficient (21 BSOs) or near financially self-sufficient (4 BSOs); 83 Polish consultants with significantly improved skills still working with the 30 BSOs; and an additional 26 Polish consultants with improved skills, many of whom have spun-off, starting-up their own BSOs .

- ◆ FIRMA 2000 Sp. z o. o. , the project successor organization, which continues a number of project initiatives such as building relations with Ukrainian counterparts, cross-border trade initiatives, and east-to-east participant training programs; development and distribution of six full-length publications; facilitation of inter-BSO alliances; training of Polish consultants and bankers; and leveraging the know-how and lessons learned from FIRMA 2000 to other USAID private sector development projects in the region.
- ◆ The Polish Association of Women Entrepreneurs and the International Forum for Women, two groups of women executives working to ensure that women-owners and managers continue to receive attention in Poland and are recognized for their contribution to the country's development.

## VIII. LESSONS LEARNED

### A. Reflecting on FIRMA 2000's Experience and USAID's Assumptions at the Beginning of the Program.

To review and document the extent and effectiveness of USAID's earlier efforts to provide firm level assistance and to provide guidance for the soon-to-be-announced contractor of the BSP, USAID engaged a six-person team from AID/Washington and OAR/Warsaw to conduct a two week field survey in September, 1996, just prior to the award of the BSP contract. The team produced a report of their findings, conclusions and recommendations for the BSP. The team's conclusions represented a set of underlying assumptions about assistance to the SME sector, which after four years can be reviewed against the actual experience of the BSP. For purposes of reference, the team's conclusions are provided in *italics* below, with my comments provided in regular type-face and in block paragraphs below each one.

#### 1996 Conclusions Regarding BSO Development

*While BSOs are found in various shapes and sizes, most are small and targeted toward specific groups. Many are effective in dealing with start-up SMEs, but the survey indicated that they are not generally viewed by the established SME sector as a source of consultants and training..... Currently there are only weak links, where they exist at all, between the BSOs and the Polish consulting community; this is an area requiring much work, yet will be essential to the success of creating improved capacity in the Polish consulting community.*

At the time of the field survey, there were well over 400 organizations in Poland that could qualify to one degree or another as "Business Support Organizations," and this number does not include the for-profit business consulting firms. Many of the not-for-profit BSOs were created as a result of donor programs. Each donor program had its own set of objectives, even though one could find some overlap. By and large, any given BSO's target market and service offering reflected the objectives of the donor program that provided it the greatest amount of funding.

FIRMA 2000's extensive selection process, underscored the findings of the survey team, with the exception of the for-profit BSOs. All of the for-profits were primarily targeting and providing services to state-owned companies in the area of privatization, another area where donor and government of Poland support was available.

Given the above, one wonders if FIRMA 2000 could have been as successful as it was if, a) other donors had continued to subsidize the not-for-profit BSOs as they had been up until 1996; and b) if the number of state-owned firms requiring privatization

had been increasing. I think the answer is fairly obvious, given the fact that FIRMA 2000 provided no money to the BSOs, only technical assistance and training. At the beginning of the project, had the BSOs not been faced with declining donor subsidies and increasingly competitive markets, FIRMA 2000 most likely would not have been able to even get their attention let alone compel them to shape up and compete in the actual marketplace as they subsequently did. Timing is everything!

*There are a number of BSOs that really work. They have dynamic leadership and a true commitment to the people in their community. They are not yet equipped, however, with sufficient capacity or experience to move much beyond a very basic, and in some cases very donor dependent, organization. They need assistance in better defining their vision and outlining the steps necessary to achieve it.*

The most important FIRMA 2000 criterion for BSO selection was the leadership qualities and commitment of the BSO manager. The only times that we didn't make this the first criterion was when we were trying to fill in a geographical gap. More often than not, the sacrifice of this most important aspect of development, produced less than optimal results. If there was no real "buy-in" from top management of the BSO, specifically in the form of his or her active participation in training programs and technical assistance, then substantive improvements would have little chance of being implemented. There is a strong correlation between management commitment to objectives and the BSO's positive performance.

*BSO sustainability is more than simply a financial issue. Sustainability must be viewed as having two major elements: financial and programmatic. Some BSOs may presently be able to generate enough revenue to cover operating costs, but this may not be enough to guarantee longer-term survival. The programs of the BSOs need a capacity to change and grow as the sophistication and needs of the SME sector change.*

While it is of course true that sustainability must be viewed as having both financial as well as programmatic elements, what constitutes "sustainable programmatic elements" is often defined by the objectives of the donor program and not necessarily what SMEs might be requesting and willing to pay for. For example, among the FIRMA 2000 BSOs, there is one which is financially self-sufficient and provides fee-based services to SMEs on a full cost-recovery plus basis. The BSO also has quite a number of SME clients which it serves. The only problem from the perspective of FIRMA 2000 is that the fee-based services are not what we typically think of as business consulting services for enterprise development but rather technical services, in this case, assisting clients with managing construction projects for facility development, including navigating the permitting process. The same would hold true if the BSO was only providing tax services. These service-type BSOs are clearly needed in any market economy, but they don't need donor assistance to build their capacity to offer such services. They may be sustainable but not according to our criteria of programmatic sustainability.

*Constraints exist concerning the operation of non-profit or not-for-profit work in Poland which require Government of Poland action to bring legislation in line with EU-member-state standards. At the same time the importance of legal issues can be exaggerated by the BSOs to justify their lack of success in achieving sustainability. Although the legal barriers may hamper the effective*

*development and growth of BSOs, these barriers do not appear to be insurmountable. Much more important is for the BSO to want to expand and then find the way to overcome impediments.*

There has been no evidence of any legal or regulatory constraints among the FIRMA 2000 BSOs which have hampered their development or growth. And, the FIRMA 2000 BSOs include a wide range of institutions, including foundations, associations, chambers of commerce, regional development agencies, joint stock companies, and limited liability companies.

## **1996 Conclusions Regarding SME Development**

*It is extremely important to correctly assess the needs of a client prior to the arrival of the volunteer advisor; the better the identification of the need and the match in expertise of the advisor, the greater the degree to which the intervention will be successful and, therefore, a skillful preparation (by a Polish consultant, for example) plays a crucial role in the eventual success of the intervention.*

*Many SMEs have gone well beyond a small, start-up company. Thus their training and consulting needs have become much more sophisticated and demanding, and have gone beyond the basic training and general assistance that has been prevalent over the last few years. SMEs are looking for more advanced, high quality training matched to the needs and level of a specific audience. They are becoming much more focussed and demanding.*

Not only is the above statement true for Polish SMEs, it became increasingly true of the BSOs as well. While the for-profit BSOs recognized this, the not-for-profit BSOs generally lacked the capacity to understand and read the market. As FIRMA 2000 pushed the BSOs, specifically the not-for-profit BSOs, away from serving start-up and early stage companies towards firms with 30 to 100 employees, they got a real taste for what the marketplace was demanding and, in turn, joined the for-profit BSOs in placing considerable demands on FIRMA 2000 for more and more highly specialized training to meet the demands of their clients. Luckily, we were able to reallocate project resources to develop twenty-two additional consultant courses to meet these needs.

*Limited credit availability appears not to be the only factor behind complaints on the lack of access to credit. It is likely that there are other factors, either not articulated or not properly recognized, that lie behind these complaints. That does not mean that there is no need for improving the availability of credit to SMEs in Poland, only that SME management may have to be educated more fully to be better able to analyze both the cost and benefit of credit.*

FIRMA 2000's experience not only corroborates the above finding, but also found that the cost and benefits of credit were also not well understood among the Polish consultants. And, the banking sector, unaccustomed to new business development practices, was doing little to reach out to and educate prospective borrowers. It became clear from the BSO/Bank/SME seminars that FIRMA 2000 sponsored around the country that a little education can go a long way towards improving a better understanding on the part of all participants in the process.

## **1996 Conclusions Regarding Cross-Cutting Issues**

*The benefits of participant training, especially group study tours, go far beyond the acquisition of specific business skills. Participant training can play a vital, and cost effective role in affecting*

*change in the way of thinking of Polish managers who are then able to bring new insights and perspectives into problem solving and decision making in general.*

The three group study tours to the U.S. not only served to change the way of thinking of many of the BSO managers, but moreover served to build important relationships between them and the FIRMA 2000 staff who also participated. The addition of key staff was an important element to the success.

*SMEs and BSOs alike place a high value on the importance of information and are prepared to make use of relevant information to positively affect their performance. Likewise many SMEs and BSOs are well enough established that they can both benefit from and contribute to networks of like organizations, both for the sharing of ideas and information and for influencing the larger SME body politic.*

The BSOs highly valued the opportunities provided by FIRMA 2000 to get together, network, and exchange information and ideas. These networking meetings were the backbone of the strategic alliances that were ultimately built among the BSOs.

### **1996 Conclusions Regarding Program Implementation and Management**

*It is inefficient, expensive and confusing for the SME programs of the donor community to operate completely independently of one another. Coordination could present program redundancy, promote synergy among the programs, leverage scarce resources, and provide a more logical as well as comprehensive package of assistance to the sector. A lack of such coordination also poses the danger that multiple and continued donor assistance will not wean the sector from heavy reliance on subsidized services.*

While FIRMA 2000 used every opportunity to collaborate with other programs, e.g. EXPROM II, the Polish Advisory Network Accreditation Program, the Danish Manufacturing Network Program, the type of coordination described above could only come from the donors themselves.

*The more extensive the cost recovery programs have generally only gotten started in the last year, but there are clear indications that increased cost recovery is possible without jeopardizing demand. This appears to be especially true in the area of training.*

The FIRMA 2000 experience demonstrates that not only can BSOs recover their costs of delivering training and consulting services to SMEs but they can earn a respectable margin as well. This is a particularly important finding for the profit oriented BSOs because typically, they focus only on large firms. With this said, donors should, however, keep in mind that firms ranging in size from 1-30 employees are still constrained to pay full fees and start-ups will almost always require subsidized assistance. Because new business formation is so critical to the development of a health private sector, we believe that this cannot be emphasized enough.

*Careful planning and matching of in-country needs and volunteer advisors are necessary to ensure a cost effective program of assistance. The length of stay for any given advisor is critical. The "piggy-backing" of assignments and the use of qualified volunteer advisors in broader training programs are examples of ways of improving cost effectiveness.*



With a few exceptions, FIRMA 2000 had difficulty with implementing the idea of having volunteers provide training. As mentioned earlier in this report, volunteers are by and large business people as opposed to professional consultants and trainers and training requires a special set of skills to be done well. Even though a number of volunteers did conduct training at our request, the evaluations indicated that many of them did this with less than optimal results and it was difficult to know beforehand if a volunteer would succeed or fail in his or her efforts to conduct training because for most, they had never done it before. In countries such as Poland where the market is quite sophisticated, the risk of delivering a less than well received training program only increases when non professional trainers are used.

## **1996 Conclusions Regarding Collaboration Among USAID-funded Providers**

*The results of the collaborative efforts [ among Providers] have been mixed...at best, the positive results have only been marginal. In some cases it has been little more than window dressing; in other cases it simply did not work. Although the reasons for this outcome are varied and complex, there are at least three basic causes that either directly or indirectly affected the outcome.*

*1. The Definition of Collaboration: The CEL [Country Experimental Lab] did not specifically define just what the collaboration should look like. One of the principles of the CEL was for the organizations themselves to define collaboration, thus asking the practitioners in the field to come up with "what made sense." However, .....many of the USAID-funded SME activities in Poland were very similar in nature and all had been operating in Poland for at least three years. Without being given some guidelines or framework for collaboration, what "made sense" for most of them was to continue operating as usual.*

The above statement is difficult to understand in light of the fact that it is common practice for Providers to form consortia when bidding on USAID-funded projects, thereby defining "what makes sense." In a competitive bid situation, the roles and responsibilities between prime and sub-contractors are usually spelled out quite clearly in response to stated USAID objectives. Without clearly stated objectives and expectations for results, however, it might be not so surprising that Providers might take proceed in any number of directions, all potentially valid.

*2. The Intent of Collaboration: Most, if not all, of the Providers saw the emphasis on collaboration as being "budget-driven." Though a decreasing budget was undoubtedly a major concern and driving force, the basis for calling for collaboration was in fact much broader. Collaboration was considered a tool to be used to try to focus assistance to the SME sector. The reason for the focus was only in part due to a decreasing budget; it was also due to contribute to increased efficiencies and/or increased program effectiveness and impact was a concept that was never truly espoused by the Providers.*

Collaboration can only be a "tool" for increasing efficiencies and/or effectiveness of service provision if a) the providers have complimentary and not overlapping services; b), focus on the same target market; and c) have one designated person responsible for project management, determining when and how service delivery will occur. Secondly, collaboration can only occur if and when there is fair play, i.e., when providers can be assured that their proposed levels of effort will be utilized, honoring financial commitments, even if that may mean rethinking the scope of work. Collaboration requires a shared vision, both in terms of approach and methodology. FIRMA 2000's experience in which there was a great deal of cooperation between the

Chief of Party, the person responsible for overall project management, and the major sub-contractor, PricewaterhouseCoopers,' resulted time and again in joint problem solving and better results all around.

*3. The Identity Crisis: One of the major stumbling blocks to achieving more effective collaboration stemmed from a perceived loss of organizational identity. All organizations had been working in Poland using their organization's name as the name of their program. It was, therefore, difficult to separate them. They were, for instance, CDC volunteers, Land O' Lakes professors, MBA advisors. Collaboration jeopardized the identity that the organizations had worked hard to establish.*

It was no accident that we gave the BSP a name of its own -- FIRMA 2000. There were two reasons: first to substitute a bureaucratic name with a more commercial one, befitting the objectives of the program; and secondly, to provide an identity which the entire consortium could share. However, when it served FIRMA 2000's purposes, we certainly took advantage of the name recognition of PricewaterhouseCoopers. For Polish consultants, having training certificates carrying the PwC logo meant credibility in the marketplace. It is notable, however, that as time went on, the FIRMA 2000 name became well recognized in the marketplace. So much so, that when USAID conducted a national survey of SMEs, it was FIRMA 2000 that had the highest name recognition among other USAID-funded service providers such as IESC, CDC, Land O' Lakes, etc.

*Thus it appears that to work well, collaborative arrangements depend on all players remaining focussed on well-defined program objectives and staying committed to implementing this program through the concepts of teamwork and consensus building. This commitment is needed at both the home office and field level, and it needs constant attention and work. For such programs to be successful, it may call for USAID to play a greater participatory role -- not implementing the program, but helping to assure that the approach stays on track and the activity remains focused.*

It is clearly USAID's role to ensure that any project stays on track and the activity remains focused. The quarterly reporting is designed to demonstrate to USAID's program management staff that an activity is, in fact, on target. FIRMA 2000 had a very close relationship with Pawel Krzeczunowicz, the USAID staff person responsible for oversight of FIRMA 2000. He was instrumental in helping to solve problems which we encountered in implementation all along the way. The value of this can't be overstated. It was not a matter of his "managing" us, but rather helping us. He read the quarterly reports carefully and his comments and questions were always thoughtful and most important, constructive.

## **B. Other FIRMA 2000 Lessons Learned**

The Role of the FIRMA 2000 Staff in BSO Development. As our understanding of the problems and needs of the BSOs and their SME clients broadened, our organizational approach changed as well. FIRMA 2000 was a particularly complex project not to mention an extremely dynamic one with multiple interventions occurring simultaneously. This required high levels of cooperation, consideration, and communication between the BSO managers and FIRMA 2000. Without these essential 3-Cs, FIRMA 2000 could never have delivered the amount of assistance that it did. Secondly, relationships and trust had to be built between the BSOs and FIRMA 2000 in order for the BSO managers to reach a "level of readiness and openness" to receive and benefit from the technical assistance. Even the best technical assistance and training will fall on deaf ears unless recipients

recognize the need and value of a particular intervention and become vested in the process of self and organizational development. This process often entails the job of convincing them that a given intervention would be beneficial. The difficult and often thankless role of supporting the BSO managers in the developmental process fell to the local FIRMA 2000 staff.

Five senior-level staff were each assigned to six BSOs for which they were personally responsible. The Chief of Party then mentored the team, helping to solve individual BSO problems and regularly pulling all of the field staff together to solve larger and/or more widespread problems that existed among all of the BSOs. The objective of this approach was straightforward; we wanted to see better communication with each BSO, more continuity in the professional working relationship, more timely follow-up and more results. The outcome of this approach was higher quality assistance and more satisfied BSOs. This could not have been accomplished with short-term service providers. Without such a qualified and highly motivated local staff, FIRMA 2000 could not have made the strides towards achieving project targets which it did.

Regional Offices. The USAID RfP for the Business Support Program called for the establishment of regional offices. It was USAID's belief that regional offices would accomplish what I have tried to describe above with respect to improved communications between FIRMA 2000 and the BSOs, consultants and their clients. After managing this project for three and a half years, I am thoroughly convinced that regional offices would have served to keep us apart, undermining the flow of critical information needed for problem-solving. While regular "meetings" could, of course, be scheduled, the flow of information occurs most often as a result of the casual and informal contact between people who are in close proximity with one another, particularly when they get along. Because the problems we encountered were so complex, we also often needed to be able to meet more spontaneously than a pre-arranged meeting would allow. And lastly, Poland is approximately the size of New Mexico and, while some trips can take eight to nine hours to get there by car, one can go anywhere in Poland within a day.

Building BSO Capacity Versus Direct Firm-Level Assistance. We believe that FIRMA 2000's results demonstrate that both in the short-term as well as in the long-term, it is more effective to build the capacity of Business Support Organizations and local consultants to deliver firm-level assistance rather than USAID-funded providers directly delivering firm-level assistance. First of all, you can reach and impact so many more SMEs. Secondly, there is greater commitment to the overall objective of private sector development, when current and future service providers to the sector are allowed to participate in its development from the start. And thirdly, it is simply more cost effective over the long-term to use local consultants.

BSO Status Chart Updated 3/31/00

BSO Name	BSO Protocol									Consultant Protocol										
	Woman Led	Approval Date	Program Exit	Assessment (Date/Team)	Enhancement Plan (Date/Author)	Participation Agreement Sent	Participation Agreement Rec'd	BSO TA # of person days	BSO Breakeven Achieved	Consultants interviewed	Participation Agreement Sent	Participation Agreement Rec'd	Consultants Exited from Project	Consultants Certified	SME Client Leads fr Firma 2000	SME USE TA Requests Rec'd	SME US/TA Provided	SME Profile US/TA	SME PL/TA Profile Completed	US/PL EOA Report
1. BS - Gliwice (R.Kuszeleyko)		7/16/97		BP/EM 7/23-25	8/8 EM	8/11	9/18	46	yes	14	6	1		1	25	3	1	1	30	1
2. BP - Zabrze		7/16/97		BP/TH 8/26-28	9/9 TH/BP	9/12	10/13	48	yes	4	3	2			34				3	
3. MO - Katowice (BCMM)	Yes	2/20/97		BP/JS/LG 4/8-10	7/25 LG/PP	7/30	10/15	36	yes	4	2	1	1		32	3	3	1		3
4. KM - Skrzyńsko (Radom)		5/5/97		KS/KM/RS 5/21-22	5/23 RS	5/27	9/22	33	yes	4	3	3	1		109	5	5	2		4
5. BP - Mielec (ARR)		7/16/97		BP/JS/WA 5/20-22	5/27 WA	6/9	6/30	43	yes	4	5	4	2		14	15	15	13		15
6. BP - Rzeszów (MIG)		5/5/97		BP/JS/RS 5/26-27	5/28 RS	6/3	10/20	31	yes	5	4	2	1		15	7	7	1		7
7. BP - Jaroslaw (CWB)		1/31/97		BP 6/17-19	8/6 BP	8/7	8/25	43	no	3	3	3		1	11	10	10			10
8. BP - Walbrzych (ARR)		7/16/97		BP/KM/RS/EM 6/9-11	6/27 EM	6/27	7/28	56	no	8	4	4			27	11	11	11		11
9. BP - Wrocław (CWB)	Yes	2/20/97		JW/BP/JS/KM 5/7-9	5/26 JW	5/27	9/22	29	near	2	2	2			65	1	1			1
10. BP - Jelenia Góra	Yes	5/5/97		PP/BP/JS 6/3-5	6/6 PP	7/2	8/7	71	yes	3	3	3	2	3	32	12	7	5	72	6
11. JS - Plock (CWB)		1/31/97		KS/TH/JS/KM/JW	5/26 LG/RS	5/27	6/9	44	yes	5	4	4	1		80	23	23	17	47	22
12. JS - Suwalki (Odnowa)	Yes	7/16/97		JS/JL 7/13	7/4 JL/EM	7/16	8/8	32	no	5	4	4	2		48	4	4	4		4
13. JS - Olsztyn (OINiG)	Yes	7/16/97		BP/EM 7/15-17	7/22 EM	7/23	9/12	41	yes	3	3	3	2		34	2	2	2		1
14. JS - Kutno (CAiBR)	Yes	5/5/97		KS/TH/JS/KM/	5/23LG/RS	5/27	8/18	62	yes	8	6	6	2	4	32	1	1	1		1
15. JS - Szczecin (ZSRG)		7/16/97		KM/8/12-13	8/22 KM	8/28	10/17	42	yes	3	2	2	1		49	1	1	1		
16. JS - Kielce (CWB)	Yes	2/20/97		JS 6/16-18	8/11 JS/JL	8/26	9/9	33	no	4	3	3	2		38	5	5	4		5
17. JS - Torun (ARR)	Yes	3/5/98		DC/JS 4/6-9	4/13 DC	5/1	5/13	21	near	5	6	4	1		65	4	4	4		4
18. BS - Gdansk (CIG)		4/2/98		BS/JL 2/11-12	3/25 BS	3/31	4/8	15	yes	3	2	2			37				82	
19. BS - Gdynia (Doradca)		5/5/97		JW/WA/KM/KS 5/13-14	5/16 WA	5/27	8/7	26	yes	6	5	5			41	1	1			1
20. BS - Gdynia (CWB)	Yes	4/2/98		BS/DC 3/16-17	3/26 BS	3/31	4/8	23	yes	2	2	2	1		40	21	18	18	30	17
21. BS - Kartuzy (CWB)		4/2/98		BS/MR 1/12-13	3/27 BS	3/31	4/8	24	near	2	2	2	1		41	11	11	11	70	8
22. BS - Sandomierz	Yes	2/20/97		BP/JS/LG 4/28-30	6/5 JW	6/6	9/15	43	yes	3	4	3			17	7	7	5		7
23. BS - Kraków - (ADG)	Yes	12/29/97		BS/JS 2/16-17	2/24 BS	2/14	3/25	33	yes	3	4	4	1		59	7	7	7	17	7
24. BS - Łódź (JBM)		7/16/97		BP/JL 6/24-26	7/25 JL/JL	7/28	9/22	27	yes	7	6	4	1	1	72	2	2		2	2
25. KM - Poznan (Total)		5/5/97		KS/KM 6/3-5	7/25 KM	7/28	8/22	48	yes	3	5	3	1		50	13	13	9	15	11
26. KM - Gorzów Wlkp. (ARR)		7/16/97		KM 7/15-17	7/25 KM	7/28	9/29	26	yes	3	2	2			35					
27. KM - Konin (CWB)	Yes	1/31/97		PP/ KM 5/26-27	6/20 PP	6/27	9/3	52	yes	4	4	4			36	27	27	25	65	25
28. KM - Zielona Góra (ARR)	Yes	7/16/97		KM/RG 7/8-10	7/15 RG	7/21	8/11	41	no	3	2	2	1		30	7	7	3		7
29. KM - Lublin		7/16/97		JS/KM 6/24-27	7/25 KM	7/28	10/28	30	near	8	4	2	1		46	1	1			1
30. KM - Żelów	Yes	2/20/97		BP/JS/CB/JW/LG 4/14-17	JW 5/22	5/27	7/16	51	yes	4	4	2	1		29	29	25	25	50	25
AFFILIATED BSOs																				
31. JL - Warszawa (PSD)				8/31-9/2/98 PH/JL	PH 9/16			25		12	12	4								
32. JL - Warszawa (PAWE)	Yes			1/13-14/99 JL/BS/AK	JL/MZ/NG 1/15			240									1			
33. JL - Warszawa (NAPE)				1/7/99 JL/JS/BP				1												
34. JL - Kraków (FEWE)				1/12/99 JL/BP/JS				3												
35. JL - Opole (ATMOTERM)				1/8/99 JL/BP/JS				4												
36. JL - Katowice (CZZP)								2												
37. JL - Łódź (OZZS)								3												
38. JL - FIRMA 2000								5												
39. FABRYKAT 2000																	2			
DISCONTINUED BSOs																				
Gdansk (I&S)		7/16/97	4/21/98	KM/PP 7/22-23	7/28 PP	7/30	9/17	21		4	3	3			1	1	1	1		1
Wrocław (Nova)		7/16/97	4/2/98	TH/BP 9/2-4	9/12 KM	10/9		12		3	2				1					
WP - Gdansk		5/5/97	3/31/98	BP/RS/JS 5/13	5/16 RS	5/27	6/5	16		8	5	4								
Swidnica		1/31/97	4/30/97																	
Kraków (KPG)		7/16/97	7/14/97																	
Kraków (CWB)	Yes	7/16/97	11/17/97	BP/KM 8/19-21	9/19 KM/JL	9/22		6							1					
Mielec (BSC)		1/31/97	4/30/97																	
Information related to all BSOs																				
40																				
TOTAL	16							1487	21	162	131	99	26	10	1286	234	223	171	483	207

## BSO Performance Indicators

BSO performance indicator*	Qtrs 2&3 (average # per quarter)	Qtr 4	Qtr 5	Qtr 6	Qtr 7	Qtr 8	Qtr 9	Qtr 10	Qtr 11	Qtr 12	Qtr 13	Compound average rate of change	% change from Qtr 2 (average) to Qtr 13
Average BSO income from all operations	135,029 zI	197,834 zI	298,063 zI	157,601 zI	181,417 zI	353,084 zI	510,627 zI	188,539 zI	304,562 zI	495,399 zI	506,964 zI	14.1%	275.4%
Average BSO fees from consulting services	62,594 zI	93,638 zI	155,105 zI	83,493 zI	109,444 zI	108,105 zI	137,017 zI	84,936 zI	142,148 zI	277,683 zI	133,836 zI	7.9%	113.8%
# of BSOs engaged in consulting	20	19	20	23	25	28	29	27	26	25	27	3.0%	35.0%
Average # of clients receiving consulting services per BSO	12	13	28	30	24	24	29	13	17	14	20	5.7%	74.2%
Average fees from consulting per client	4,680 zI	6,965 zI	11,992 zI	3,860 zI	9,566 zI	6,376 zI	10,676 zI	6,434 zI	5,777 zI	12,641 zI	7,430 zI	4.7%	58.7%
Average BSO fees from training/seminars	25,307 zI	22,262 zI	29,841 zI	42,070 zI	43,766 zI	33,075 zI	84,518 zI	40,418 zI	29,395 zI	53,065 zI	36,774 zI	3.8%	45.3%
# of BSOs engaged in training	14	16	18	18	21	23	26	18	26	18	24	5.5%	71.4%
Average # of training participants per BSO	65	55	177	83	108	90	150	192	130	69	92	3.5%	40.6%
Average fees from training per participant	489 zI	318 zI	295 zI	416 zI	463 zI	368 zI	433 zI	386 zI	329 zI	535 zI	460 zI	-0.6%	-5.9%
Average general profitability (absolute)	-123,627 zI	-19,800 zI	18,842 zI	-59,132 zI	-148,363 zI	20,080 zI	40,228 zI	2,244 zI	-920 zI	47,333 zI	10,974 zI	Not applicable: change from loss to profit	
Average general profitability (margin)	-24.5%	-6.0%	21.3%	3.0%	17.4%	20.3%	40.8%	25.0%	20.9%	18.9%	32.5%	Not applicable: change from loss to profit	
Average profitability of consulting services (absolute)	13,884 zI	47,176 zI	22,945 zI	-594 zI	15,159 zI	18,185 zI	30,668 zI	-12,058 zI	30,966 zI	56,456 zI	49,311 zI	13.5%	255.2%
Average profitability of consulting services (margin)	36.5%	22.6%	40.2%	348.7%	12.1%	7.9%	192.3%	15.0%	43.8%	90.1%	117.7%	12.4%	222.6%
Average dependence on grants	51.8%	46.7%	26.4%	37.3%	41.8%	39.9%	37.1%	39.6%	29.8%	42.7%	29.7%	-5.4%	-42.7%
Average number of consultants on BSO roster	12	12	13	12	12	12	12	13	13	13	13	0.9%	8.9%
Average staff hrs spent in professional development activities per BSO	195	226	214	233	268	187	228	225	190	114	155	-2.3%	-20.8%
# of BSOs reporting # of SMEs seeking assistance with obtaining financing	14	16	13	14	14	12	13	12	11	11	13	-0.7%	-7.1%
Average # of SMEs seeking assistance with obtaining financing per BSO	10	9	8	14	14	10	8	9	10	5	6	-4.7%	-38.5%
Average # of SME loans packaged per BSO	8	6	6	8	4	5	4	3	5	3	4	-7.7%	-55.2%
Average percentage of SME loans closed per BSO	65.2%	54.3%	80.1%	78.3%	76.2%	79.8%	75.7%	87.9%	76.7%	56.7%	90.0%	3.3%	38.0%
Average # of SME equity deals consummated per BSO	3	2	2	2	1	4	3	na	na	na	1	-11.6%	-70.8%
Median volume of SME financing obtained	243,015 zI	275,500 zI	439,250 zI	193,600 zI	550,000 zI	259,000 zI	163,500 zI	156,000 zI	95,000 zI	220,000 zI	300,000 zI	2.1%	23.4%
Average volume of SME financing obtained per BSO	226,018 zI	3,680,370 zI	554,563 zI	455,943 zI	569,013 zI	402,800 zI	396,100 zI	287,857 zI	287,875 zI	2,259,400 zI	2,938,400 zI	29.2%	1200.1%
Average volume of SME financing obtained per deal	106,476 zI	2,138,890 zI	239,947 zI	69,628 zI	296,273 zI	243,599 zI	171,303 zI	129,448 zI	82,890 zI	950,025 zI	1,644,364 zI	31.5%	1444.3%
# of BSOs trying to influence government policies/regulations	15	14	12	13	14	13	12	12	14	13	14	-0.7%	-6.7%
Average staff hrs spent trying to influence gov't policies/regulations	24	36	33	51	53	63	63	62	58	50	51	8.1%	117.6%
# of BSOs providing public education/information	15	13	13	17	16	13	12	12	13	12	15	0.0%	0.0%
Average staff hrs devoted to public education/information activities	38	53	48	54	47	60	68	74	59	57	97	9.7%	152.7%
Average # of participants in public education workshops/events	27	47	53	37	44	82	234	91	116	56	53	6.9%	95.1%
# of BSOs engaged in PR	15	14	16	15	12	12	17	14	12	11	15	0.0%	0.0%
Average # of media articles or coverage of activities per BSO	4	4	3	3	4	4	3	5	3	3	4	-0.7%	-7.0%
# of BSOs producing newsletter	7	24	22	25	24	24	22	20	19	18	13	6.4%	85.7%
Average # of newsletter issues produced	2	2	2	8	1	2	1	2	1	2	4	6.0%	79.5%
Average # of clients receiving newsletter	321	166	196	353	163	159	172	117	130	128	129	-8.7%	-59.8%

\* Numbers in table have been rounded to nearest whole value, however percentage changes have been computed on actual data before rounding.

## Consulting Assignment Impact and Evaluation

Sales in 1999 compared with 1998 -- percentage change	Average	20.3%
	Median	15.0%
% of SMEs reporting increase		73.5%
% of SMEs reporting decrease		13.6%
% of SMEs reporting no change		12.9%
Full-time employment at end of 1999 compared with end of 1998 -- % change	Average	6.7%
	Median	10.0%
% of SMEs reporting increase		37.6%
% of SMEs reporting decrease		21.8%
% of SMEs reporting no change		40.6%
Part-time employment at end of 1999 compared with end of 1998 -- % change	Average	8.8%
	Median	10.0%
% of SMEs reporting increase		8.4%
% of SMEs reporting decrease		10.3%
% of SMEs reporting no change		81.3%
Profit in 1999 compared with 1998 -- % change	Average	18.4%
	Median	10.0%
% of SMEs reporting increase		69.0%
% of SMEs reporting decrease		15.5%
% of SMEs reporting no change		15.5%
Exports in 1999 compared with 1998 -- % change	Average	8.6%
	Median	10.0%
% of SMEs reporting increase		42.4%
% of SMEs reporting decrease		15.3%
% of SMEs reporting no change		42.4%
Did your company improve its marketing?	% of SMEs reporting improvement	71.1%
	% of SMEs reporting lack of improvement	28.9%
Total number of linkages completed by surveyed SMEs		2,058
Of which (a) financial		516
(b) licensing agreement		5
(c) franchising		5
(d) joint venture		1
Number of SMEs reporting obtaining new financing		18
Total amount of loans and investments		8,878,700 zł
Did the quality of your products/services improve?	% of SMEs reporting improvement	92.5%
	% of SMEs reporting lack of improvement	7.5%
Did your personnel policies improve?	% of SMEs reporting improvement	65.9%
	% of SMEs reporting lack of improvement	34.1%

## Average values for all BSOs

Description	Application	End of project	Change
Location of BSO activities -- % of clients served that fit into each category			
Clients for consulting services			
Local level (within 20 km)	50.8%	48.2%	-2.6
Regional level (20-100 km)	37.2%	35.6%	-1.6
National level (100+ km)	12.0%	16.2%	+4.2
Clients for training			
Local level (within 20 km)	49.0%	46.9%	-2.1
Regional level (20-100 km)	41.5%	39.4%	-2.1
National level (100+ km)	9.6%	13.7%	+4.1
Client base by size of employment -- % of clients served that fit into each category			
1-10 employees	31.8%	15.5%	-16.3
11-50 employees	29.7%	29.3%	-0.4
51-100 employees	18.9%	25.6%	+6.7
101-250 employees	10.8%	17.3%	+6.5
251+ employees	8.7%	12.3%	+3.6
Client base by type of business ownership -- % of clients that fit into each category			
Private businesses	78.5%	82.7%	+4.2
State or municipally-owned businesses	21.5%	17.3%	-4.2
% of client companies owned or managed by women			
Women-owned businesses	9.5%	9.2%	-0.3
Women-managed businesses	12.8%	12.6%	-0.2
Client base by age of business -- % of clients that fit into each category			
Start-ups (less than 1 year)	19.1%	10.0%	-9.1
Established (1-3 years)	28.6%	23.8%	-4.8
Strongly established (more than 3 years)	52.2%	66.2%	+14.0
% of clients that fit into each business category within each age category			
Start-ups			
Agriculture	6.2%	1.6%	-4.6
Manufacturing	18.2%	19.3%	+1.1
Service	40.4%	44.7%	+4.3
Commercial	31.3%	34.3%	+3.0
Other	3.9%	0.2%	-3.7
Established			
Agriculture	4.3%	3.9%	-0.4
Manufacturing	32.5%	33.6%	+1.1
Service	41.8%	33.6%	-8.2
Commercial	19.3%	28.1%	+8.8
Other	2.0%	0.9%	-1.1
Strongly established			
Agriculture	5.3%	4.2%	-1.1
Manufacturing	51.8%	46.3%	-5.5
Service	25.3%	26.3%	+1.0
Commercial	14.8%	19.1%	+4.3
Other	2.8%	4.2%	+1.4
# of full-time staff working for BSO	10	10	0%
# of full-time staff working in technical or business consulting	5	5	0%
# of full-time staff having worked for BSO for at least one year	4	5	+25%
# of full-time staff working in administrative support type activities	2	2	0%
# of consulting staff with business management experience	4	4	0%
# of part-time staff working for BSO	4	2	-50%
# of outside technical consultants used by BSO in past 6 months	10	12	+20%
# of consulting assignments completed in past 6 months	18	17	-5.6%
Areas of BSO specialization -- percentage of clients served			
Finance analysis and management	18.8%	12.0%	-6.8
Business plans	24.1%	17.6%	-6.5
Accounting	2.7%	1.6%	-1.1
Production and operation management	0.9%	0.8%	-0.1
Technology transfer	1.4%	1.7%	+0.3
Quality control and management	1.3%	2.5%	+1.2
Information systems	2.4%	2.8%	+0.4
Human resource development	6.9%	8.5%	+1.6
Marketing management	11.1%	12.8%	+1.7
Negotiations	3.4%	4.9%	+1.5
International trade	4.2%	5.1%	+0.9
Legal advice	2.6%	4.5%	+1.9
General management	12.4%	11.7%	-0.7
Strategic planning	5.4%	10.0%	+4.6
Office services support	2.5%	3.5%	+1.0

## Median values for all BSOs

Description	Application	End of project	Change
Location of BSO activities -- % of clients served that fit into each category			
Clients for consulting services			
Local level (within 20 km)	60%	50%	-10
Regional level (20-100 km)	30%	34%	+4
National level (100+ km)	4%	5%	+1
Clients for training			
Local level (within 20 km)	50%	50%	0
Regional level (20-100 km)	40%	37%	-3
National level (100+ km)	1%	5%	+4
Client base by size of employment -- % of clients served that fit into each category			
1-10 employees	30%	10%	-20
11-50 employees	30%	26%	-4
51-100 employees	13%	22.5%	+9.5
101-250 employees	10%	17.5%	+7.5
251+ employees	1%	5%	+4
Client base by type of business ownership -- % of clients that fit into each category			
Private businesses	82.5%	90%	+7.5
State or municipally-owned businesses	17.5%	10%	-7.5
% of client companies owned or managed by women			
Women-owned businesses	5%	5%	0
Women-managed businesses	10%	10%	0
Client base by age of business -- % of clients that fit into each category			
Start-ups (less than 1 year)	15%	5%	-10
Established (1-3 years)	30%	25%	-5
Strongly established (more than 3 years)	50%	70%	+20
% of clients that fit into each business category within each age category			
Start-ups			
Agriculture	0%	0%	0
Manufacturing	10%	10%	0
Service	32.5%	40%	+7.5
Commercial	30%	36%	+6
Other	0%	0%	0
Established			
Agriculture	0%	0%	0
Manufacturing	30%	33%	+3
Service	35%	35%	0
Commercial	20%	20%	0
Other	0%	0%	0
Strongly established			
Agriculture	0%	0%	0
Manufacturing	55%	50%	-5
Service	30%	30%	0
Commercial	10%	20%	+10
Other	0%	0%	0
# of full-time staff working for BSO	5	6	+20%
# of full-time staff working in technical or business consulting	4	3	-25%
# of full-time staff having worked for BSO for at least one year	4	3	-25%
# of full-time staff working in administrative support type activities	1	1	0%
# of consulting staff with business management experience	3	3	0%
# of part-time staff working for BSO	1	1	0%
# of outside technical consultants used by BSO in past 6 months	5	8	+60%
# of consulting assignments completed in past 6 months	7	10	+43%
Areas of BSO specialization -- percentage of clients served			
Finance analysis and management	20%	10%	-10
Business plans	20%	15%	-5
Accounting	0%	0%	0
Production and operation management	0%	0%	0
Technology transfer	0%	0%	0
Quality control and management	0%	0%	0
Information systems	0%	0%	0
Human resource development	0%	4%	+4
Marketing management	5%	10%	+5
Negotiations	0%	0%	0
International trade	0%	0%	0
Legal advice	0%	0%	0
General management	10%	10%	0
Strategic planning	3%	10%	+7
Office services support	0%	0%	0



## **Gdynia (Doradca)**

<b>Description</b>	<b>Application</b>	<b>End of project</b>	<b>Change</b>
Location of BSO activities -- % of clients served that fit into each category			
Clients for consulting services			
Local level (within 20 km)	10%	7%	-3
Regional level (20-100 km)	10%	6%	-4
National level (100+ km)	80%	87%	+7
Clients for training			
Local level (within 20 km)	10%	10%	+0
Regional level (20-100 km)	10%	15%	+5
National level (100+ km)	80%	75%	-5
Client base by size of employment -- % of clients served that fit into each category			
1-10 employees	4%	0%	-4
11-50 employees	19%	10%	-9
51-100 employees	14%	10%	-4
101-250 employees	25%	20%	-5
251+ employees	38%	60%	+22
Client base by type of business ownership -- % of clients that fit into each category			
Private businesses	71%	81%	+10
State or municipally-owned businesses	29%	19%	-10
% of client companies owned or managed by women			
Women-owned businesses	nd	2%	na
Women-managed businesses	nd	3%	na
Client base by age of business -- % of clients that fit into each category			
Start-ups (less than 1 year)	3%	2%	-1
Established (1-3 years)	17%	8%	-9
Strongly established (more than 3 years)	80%	90%	+10
% of clients that fit into each business category within each age category			
Start-ups			
Agriculture	nd	nd	na
Manufacturing	nd	nd	na
Service	nd	nd	na
Commercial	nd	nd	na
Other	nd	nd	na
Established			
Agriculture	nd	nd	na
Manufacturing	nd	nd	na
Service	nd	nd	na
Commercial	nd	nd	na
Other	nd	nd	na
Strongly established			
Agriculture	nd	nd	na
Manufacturing	nd	nd	na
Service	nd	nd	na
Commercial	nd	nd	na
Other	nd	nd	na
# of full-time staff working for BSO	40	46	+15.0%
# of full-time staff working in technical or business consulting	28	30	+7.1%
# of full-time staff having worked for BSO for at least one year	20	27	+35.0%
# of full-time staff working in administrative support type activities	12	8	-33.3%
# of consulting staff with business management experience	19	12	-36.8%
# of part-time staff working for BSO	4	1	-75.0%
# of outside technical consultants used by BSO in past 6 months	20	20	+0.0%
# of consulting assignments completed in past 6 months	100	80	-20.0%
Areas of BSO specialization -- percentage of clients served			
Finance analysis and management	10%	13%	+3
Business plans	25%	0%	-25
Accounting	0%	0%	+0
Production and operation management	0%	0%	+0
Technology transfer	0%	0%	+0
Quality control and management	12%	16%	+4
Information systems	0%	3%	+3
Human resource development	0%	0%	+0
Marketing management	11%	25%	+14
Negotiations	0%	9%	+9
International trade	0%	0%	+0
Legal advice	6%	1%	-5
General management	21%	33%	+12
Strategic planning	15%	0%	-15
Office services support	0%	0%	+0

## Gorzów Wlkp.

Description	Application	End of project	Change
Location of BSO activities -- % of clients served that fit into each category			
Clients for consulting services			
Local level (within 20 km)	50%	50%	+0
Regional level (20-100 km)	50%	45%	-5
National level (100+ km)	0%	5%	+5
Clients for training			
Local level (within 20 km)	nd	40%	na
Regional level (20-100 km)	nd	60%	na
National level (100+ km)	nd	0%	na
Client base by size of employment -- % of clients served that fit into each category			
1-10 employees	20%	35%	+15
11-50 employees	10%	40%	+30
51-100 employees	10%	15%	+5
101-250 employees	30%	5%	-25
251+ employees	30%	5%	-25
Client base by type of business ownership -- % of clients that fit into each category			
Private businesses	70%	70%	+0
State or municipally-owned businesses	30%	30%	+0
% of client companies owned or managed by women			
Women-owned businesses	20%	20%	+0
Women-managed businesses	10%	20%	+10
Client base by age of business -- % of clients that fit into each category			
Start-ups (less than 1 year)	20%	10%	-10
Established (1-3 years)	30%	20%	-10
Strongly established (more than 3 years)	50%	70%	+20
% of clients that fit into each business category within each age category			
Start-ups			
Agriculture	0%	0%	+0
Manufacturing	0%	30%	+30
Service	50%	60%	+10
Commercial	50%	10%	-40
Other	0%	0%	+0
Established			
Agriculture	20%	0%	-20
Manufacturing	20%	50%	+30
Service	30%	30%	+0
Commercial	30%	20%	-10
Other	0%	0%	+0
Strongly established			
Agriculture	0%	0%	+0
Manufacturing	50%	60%	+10
Service	30%	20%	-10
Commercial	20%	20%	+0
Other	0%	0%	+0
# of full-time staff working for BSO	4	6	+50.0%
# of full-time staff working in technical or business consulting	nd	2	na
# of full-time staff having worked for BSO for at least one year	nd	2	na
# of full-time staff working in administrative support type activities	1	2	+100.0%
# of consulting staff with business management experience	1	3	+200.0%
# of part-time staff working for BSO	3	2	-33.3%
# of outside technical consultants used by BSO in past 6 months	2	10	+400.0%
# of consulting assignments completed in past 6 months	6	5	-16.7%
Areas of BSO specialization -- percentage of clients served			
Finance analysis and management	60%	20%	-40
Business plans	20%	20%	+0
Accounting	10%	20%	+10
Production and operation management	0%	0%	+0
Technology transfer	0%	0%	+0
Quality control and management	0%	0%	+0
Information systems	0%	0%	+0
Human resource development	0%	5%	+5
Marketing management	5%	10%	+5
Negotiations	0%	0%	+0
International trade	0%	0%	+0
Legal advice	0%	10%	+10
General management	0%	10%	+10
Strategic planning	5%	5%	+0
Office services support	0%	0%	+0

## Jelenia Góra

Description	Application	End of project	Change
Location of BSO activities -- % of clients served that fit into each category			
Clients for consulting services			
Local level (within 20 km)	60%	90%	+30
Regional level (20-100 km)	30%	10%	-20
National level (100+ km)	10%	0%	-10
Clients for training			
Local level (within 20 km)	80%	80%	+0
Regional level (20-100 km)	20%	20%	+0
National level (100+ km)	0%	0%	+0
Client base by size of employment -- % of clients served that fit into each category			
1-10 employees	66%	10%	-56
11-50 employees	23%	50%	+27
51-100 employees	5%	30%	+25
101-250 employees	5%	10%	+5
251+ employees	1%	0%	-1
Client base by type of business ownership -- % of clients that fit into each category			
Private businesses	95%	100%	+5
State or municipally-owned businesses	5%	0%	-5
% of client companies owned or managed by women			
Women-owned businesses	4%	30%	+27
Women-managed businesses	1%	30%	+29
Client base by age of business -- % of clients that fit into each category			
Start-ups (less than 1 year)	nd	10%	na
Established (1-3 years)	nd	20%	na
Strongly established (more than 3 years)	nd	70%	na
% of clients that fit into each business category within each age category			
Start-ups			
Agriculture	nd	0%	na
Manufacturing	nd	50%	na
Service	nd	50%	na
Commercial	nd	0%	na
Other	nd	0%	na
Established			
Agriculture	nd	0%	na
Manufacturing	nd	50%	na
Service	nd	40%	na
Commercial	nd	10%	na
Other	nd	0%	na
Strongly established			
Agriculture	nd	0%	na
Manufacturing	nd	50%	na
Service	nd	40%	na
Commercial	nd	10%	na
Other	nd	0%	na
# of full-time staff working for BSO	5	2	-60.0%
# of full-time staff working in technical or business consulting	4	2	-50.0%
# of full-time staff having worked for BSO for at least one year	5	1	-80.0%
# of full-time staff working in administrative support type activities	nd	1	na
# of consulting staff with business management experience	3	1	-66.7%
# of part-time staff working for BSO	nd	3	na
# of outside technical consultants used by BSO in past 6 months	3	10	+233.3%
# of consulting assignments completed in past 6 months	4	60	+1400.0%
Areas of BSO specialization -- percentage of clients served			
Finance analysis and management	nd	0%	na
Business plans	nd	40%	na
Accounting	nd	0%	na
Production and operation management	nd	0%	na
Technology transfer	nd	0%	na
Quality control and management	nd	0%	na
Information systems	nd	0%	na
Human resource development	nd	0%	na
Marketing management	nd	10%	na
Negotiations	nd	0%	na
International trade	nd	20%	na
Legal advice	nd	10%	na
General management	nd	10%	na
Strategic planning	nd	10%	na
Office services support	nd	0%	na

## Konin

Description	Application	End of project	Change
Location of BSO activities -- % of clients served that fit into each category			
Clients for consulting services			
Local level (within 20 km)	60%	58%	-2
Regional level (20-100 km)	25%	38%	+13
National level (100+ km)	15%	4%	-11
Clients for training			
Local level (within 20 km)	20%	58%	+38
Regional level (20-100 km)	70%	40%	-30
National level (100+ km)	10%	2%	-8
Client base by size of employment -- % of clients served that fit into each category			
1-10 employees	71%	21%	-50
11-50 employees	23%	36%	+13
51-100 employees	5%	13%	+8
101-250 employees	0%	8%	+8
251+ employees	0%	22%	+22
Client base by type of business ownership -- % of clients that fit into each category			
Private businesses	80%	85%	+5
State or municipally-owned businesses	20%	15%	-5
% of client companies owned or managed by women			
Women-owned businesses	5%	1%	-4
Women-managed businesses	10%	1%	-9
Client base by age of business -- % of clients that fit into each category			
Start-ups (less than 1 year)	66%	5%	-61
Established (1-3 years)	22%	35%	+13
Strongly established (more than 3 years)	12%	60%	+48
% of clients that fit into each business category within each age category			
Start-ups			
Agriculture	0%	0%	+0
Manufacturing	10%	20%	+10
Service	30%	30%	+0
Commercial	60%	50%	-10
Other	0%	0%	+0
Established			
Agriculture	0%	0%	+0
Manufacturing	25%	25%	+0
Service	25%	35%	+10
Commercial	50%	40%	-10
Other	0%	0%	+0
Strongly established			
Agriculture	0%	0%	+0
Manufacturing	60%	30%	-30
Service	30%	35%	+5
Commercial	5%	25%	+20
Other	5%	10%	+5
# of full-time staff working for BSO	2	20	+900.0%
# of full-time staff working in technical or business consulting	2	5	+150.0%
# of full-time staff having worked for BSO for at least one year	2	5	+150.0%
# of full-time staff working in administrative support type activities	0	12	na
# of consulting staff with business management experience	1	4	+300.0%
# of part-time staff working for BSO	1	0	-100.0%
# of outside technical consultants used by BSO in past 6 months	5	20	+300.0%
# of consulting assignments completed in past 6 months	10	11	+10.0%
Areas of BSO specialization -- percentage of clients served			
Finance analysis and management	nd	10%	na
Business plans	nd	44%	na
Accounting	nd	0%	na
Production and operation management	nd	0%	na
Technology transfer	nd	0%	na
Quality control and management	nd	0%	na
Information systems	nd	0%	na
Human resource development	nd	0%	na
Marketing management	nd	35%	na
Negotiations	nd	0%	na
International trade	nd	0%	na
Legal advice	nd	0%	na
General management	nd	6%	na
Strategic planning	nd	5%	na
Office services support	nd	0%	na

# Kutno

Description	Application	End of project	Change
Location of BSO activities -- % of clients served that fit into each category			
Clients for consulting services			
Local level (within 20 km)	25%	3%	-22
Regional level (20-100 km)	25%	7%	-18
National level (100+ km)	50%	90%	+40
Clients for training			
Local level (within 20 km)	nd	25%	na
Regional level (20-100 km)	nd	35%	na
National level (100+ km)	nd	40%	na
Client base by size of employment -- % of clients served that fit into each category			
1-10 employees	5%	5%	+0
11-50 employees	15%	25%	+10
51-100 employees	60%	40%	-20
101-250 employees	20%	25%	+5
251+ employees	0%	5%	+5
Client base by type of business ownership -- % of clients that fit into each category			
Private businesses	90%	90%	+0
State or municipally-owned businesses	10%	10%	+0
% of client companies owned or managed by women			
Women-owned businesses	0%	2%	+2
Women-managed businesses	20%	10%	-10
Client base by age of business -- % of clients that fit into each category			
Start-ups (less than 1 year)	20%	5%	-15
Established (1-3 years)	30%	10%	-20
Strongly established (more than 3 years)	50%	85%	+35
% of clients that fit into each business category within each age category			
Start-ups			
Agriculture	20%	0%	-20
Manufacturing	0%	100%	+100
Service	80%	0%	-80
Commercial	0%	0%	+0
Other	0%	0%	+0
Established			
Agriculture	0%	0%	+0
Manufacturing	80%	100%	+20
Service	20%	0%	-20
Commercial	0%	0%	+0
Other	0%	0%	+0
Strongly established			
Agriculture	0%	0%	+0
Manufacturing	100%	100%	+0
Service	0%	0%	+0
Commercial	0%	0%	+0
Other	0%	0%	+0
# of full-time staff working for BSO	12	32	+166.7%
# of full-time staff working in technical or business consulting	10	10	+0.0%
# of full-time staff having worked for BSO for at least one year	nd	7	na
# of full-time staff working in administrative support type activities	1	3	+200.0%
# of consulting staff with business management experience	3	5	+66.7%
# of part-time staff working for BSO	0	0	na
# of outside technical consultants used by BSO in past 6 months	0	5	na
# of consulting assignments completed in past 6 months	16	3	-81.3%
Areas of BSO specialization -- percentage of clients served			
Finance analysis and management	0%	0%	+0
Business plans	10%	0%	-10
Accounting	0%	0%	+0
Production and operation management	0%	10%	+10
Technology transfer	0%	5%	+5
Quality control and management	0%	0%	+0
Information systems	0%	0%	+0
Human resource development	0%	10%	+10
Marketing management	65%	20%	-45
Negotiations	0%	10%	+10
International trade	0%	0%	+0
Legal advice	0%	0%	+0
General management	0%	30%	+30
Strategic planning	25%	15%	-10
Office services support	0%	0%	+0

# Olsztyn

Description	Application	End of project	Change
Location of BSO activities -- % of clients served that fit into each category			
Clients for consulting services			
Local level (within 20 km)	70%	100%	+30
Regional level (20-100 km)	30%	0%	-30
National level (100+ km)	0%	0%	+0
Clients for training			
Local level (within 20 km)	50%	80%	+30
Regional level (20-100 km)	50%	18%	-32
National level (100+ km)	0%	2%	+2
Client base by size of employment -- % of clients served that fit into each category			
1-10 employees	10%	10%	+0
11-50 employees	80%	43%	-37
51-100 employees	5%	35%	+30
101-250 employees	5%	10%	+5
251+ employees	0%	2%	+2
Client base by type of business ownership -- % of clients that fit into each category			
Private businesses	90%	95%	+5
State or municipally-owned businesses	10%	5%	-5
% of client companies owned or managed by women			
Women-owned businesses	5%	15%	+10
Women-managed businesses	5%	10%	+5
Client base by age of business -- % of clients that fit into each category			
Start-ups (less than 1 year)	0%	3%	+3
Established (1-3 years)	33%	7%	-26
Strongly established (more than 3 years)	67%	90%	+23
% of clients that fit into each business category within each age category			
Start-ups			
Agriculture	100%	0%	-100
Manufacturing	0%	0%	+0
Service	0%	40%	+40
Commercial	0%	60%	+60
Other	0%	0%	+0
Established			
Agriculture	nd	0%	na
Manufacturing	nd	0%	na
Service	nd	40%	na
Commercial	nd	60%	na
Other	nd	0%	na
Strongly established			
Agriculture	nd	0%	na
Manufacturing	nd	20%	na
Service	nd	30%	na
Commercial	nd	50%	na
Other	nd	0%	na
# of full-time staff working for BSO	28	4	-85.7%
# of full-time staff working in technical or business consulting	5	1	-80.0%
# of full-time staff having worked for BSO for at least one year	5	2	-60.0%
# of full-time staff working in administrative support type activities	7	nd	na
# of consulting staff with business management experience	4	1	-75.0%
# of part-time staff working for BSO	40	nd	na
# of outside technical consultants used by BSO in past 6 months	40	1	-97.5%
# of consulting assignments completed in past 6 months	nd	1	na
Areas of BSO specialization -- percentage of clients served			
Finance analysis and management	0%	3%	+3
Business plans	0%	5%	+5
Accounting	20%	0%	-20
Production and operation management	0%	0%	+0
Technology transfer	0%	0%	+0
Quality control and management	0%	0%	+0
Information systems	20%	0%	-20
Human resource development	0%	0%	+0
Marketing management	10%	28%	+18
Negotiations	10%	10%	+0
International trade	0%	26%	+26
Legal advice	10%	26%	+16
General management	30%	1%	-29
Strategic planning	0%	1%	+1
Office services support	0%	0%	+0

## Plock

Description	Application	End of project	Change
Location of BSO activities -- % of clients served that fit into each category			
Clients for consulting services			
Local level (within 20 km)	80%	0%	-80
Regional level (20-100 km)	20%	100%	+80
National level (100+ km)	0%	0%	+0
Clients for training			
Local level (within 20 km)	50%	0%	-50
Regional level (20-100 km)	50%	100%	+50
National level (100+ km)	0%	0%	+0
Client base by size of employment -- % of clients served that fit into each category			
1-10 employees	60%	10%	-50
11-50 employees	30%	30%	+0
51-100 employees	10%	30%	+20
101-250 employees	0%	20%	+20
251+ employees	0%	10%	+10
Client base by type of business ownership -- % of clients that fit into each category			
Private businesses	70%	90%	+20
State or municipally-owned businesses	30%	10%	-20
% of client companies owned or managed by women			
Women-owned businesses	5%	15%	+10
Women-managed businesses	15%	15%	+0
Client base by age of business -- % of clients that fit into each category			
Start-ups (less than 1 year)	40%	10%	-30
Established (1-3 years)	40%	20%	-20
Strongly established (more than 3 years)	20%	70%	+50
% of clients that fit into each business category within each age category			
Start-ups			
Agriculture	5%	15%	+10
Manufacturing	40%	50%	+10
Service	30%	20%	-10
Commercial	25%	15%	-10
Other	0%	0%	+0
Established			
Agriculture	5%	10%	+5
Manufacturing	35%	50%	+15
Service	35%	20%	-15
Commercial	25%	20%	-5
Other	0%	0%	+0
Strongly established			
Agriculture	10%	10%	+0
Manufacturing	40%	50%	+10
Service	30%	20%	-10
Commercial	20%	20%	+0
Other	0%	0%	+0
# of full-time staff working for BSO	2	2	+0.0%
# of full-time staff working in technical or business consulting	1	1	+0.0%
# of full-time staff having worked for BSO for at least one year	1	1	+0.0%
# of full-time staff working in administrative support type activities	1	1	+0.0%
# of consulting staff with business management experience	2	8	+300.0%
# of part-time staff working for BSO	0	8	na
# of outside technical consultants used by BSO in past 6 months	2	6	+200.0%
# of consulting assignments completed in past 6 months	2	5	+150.0%
Areas of BSO specialization -- percentage of clients served			
Finance analysis and management	10%	10%	+0
Business plans	35%	10%	-25
Accounting	0%	0%	+0
Production and operation management	10%	0%	-10
Technology transfer	0%	10%	+10
Quality control and management	0%	10%	+10
Information systems	0%	0%	+0
Human resource development	5%	10%	+5
Marketing management	5%	20%	+15
Negotiations	0%	0%	+0
International trade	0%	10%	+10
Legal advice	10%	0%	-10
General management	25%	10%	-15
Strategic planning	0%	10%	+10
Office services support	0%	0%	+0

## Poznan

Description	Application	End of project	Change
Location of BSO activities -- % of clients served that fit into each category			
Clients for consulting services			
Local level (within 20 km)	30%	50%	+20
Regional level (20-100 km)	20%	25%	+5
National level (100+ km)	50%	25%	-25
Clients for training			
Local level (within 20 km)	nd	25%	na
Regional level (20-100 km)	nd	15%	na
National level (100+ km)	nd	60%	na
Client base by size of employment -- % of clients served that fit into each category			
1-10 employees	1%	0%	-1
11-50 employees	4%	15%	+11
51-100 employees	15%	55%	+40
101-250 employees	30%	20%	-10
251+ employees	50%	10%	-40
Client base by type of business ownership -- % of clients that fit into each category			
Private businesses	30%	40%	+10
State or municipally-owned businesses	70%	60%	-10
% of client companies owned or managed by women			
Women-owned businesses	15%	0%	-15
Women-managed businesses	20%	0%	-20
Client base by age of business -- % of clients that fit into each category			
Start-ups (less than 1 year)	1%	5%	+4
Established (1-3 years)	19%	40%	+21
Strongly established (more than 3 years)	80%	55%	-25
% of clients that fit into each business category within each age category			
Start-ups			
Agriculture	10%	0%	-10
Manufacturing	10%	0%	-10
Service	50%	100%	+50
Commercial	30%	0%	-30
Other	0%	0%	+0
Established			
Agriculture	10%	30%	+20
Manufacturing	20%	20%	+0
Service	50%	30%	-20
Commercial	20%	20%	+0
Other	0%	0%	+0
Strongly established			
Agriculture	30%	30%	+0
Manufacturing	30%	15%	-15
Service	30%	25%	-5
Commercial	10%	30%	+20
Other	0%	0%	+0
# of full-time staff working for BSO	9	19	+111.1%
# of full-time staff working in technical or business consulting	7	16	+128.6%
# of full-time staff having worked for BSO for at least one year	6	7	+16.7%
# of full-time staff working in administrative support type activities	2	3	+50.0%
# of consulting staff with business management experience	nd	6	na
# of part-time staff working for BSO	nd	0	na
# of outside technical consultants used by BSO in past 6 months	64	30	-53.1%
# of consulting assignments completed in past 6 months	12	32	+166.7%
Areas of BSO specialization -- percentage of clients served			
Finance analysis and management	20%	0%	-20
Business plans	15%	40%	+25
Accounting	0%	0%	+0
Production and operation management	0%	0%	+0
Technology transfer	0%	0%	+0
Quality control and management	0%	10%	+10
Information systems	0%	0%	+0
Human resource development	0%	0%	+0
Marketing management	40%	30%	-10
Negotiations	0%	0%	+0
International trade	0%	0%	+0
Legal advice	0%	0%	+0
General management	10%	10%	+0
Strategic planning	15%	10%	-5
Office services support	0%	0%	+0



## Szczecin

Description	Application	End of project	Change
Location of BSO activities -- % of clients served that fit into each category			
Clients for consulting services			
Local level (within 20 km)	80%	85%	+5
Regional level (20-100 km)	10%	15%	+5
National level (100+ km)	10%	0%	-10
Clients for training			
Local level (within 20 km)	80%	80%	+0
Regional level (20-100 km)	10%	20%	+10
National level (100+ km)	10%	0%	-10
Client base by size of employment -- % of clients served that fit into each category			
1-10 employees	70%	70%	+0
11-50 employees	20%	20%	+0
51-100 employees	7%	5%	-2
101-250 employees	2%	3%	+1
251+ employees	1%	2%	+1
Client base by type of business ownership -- % of clients that fit into each category			
Private businesses	95%	70%	-25
State or municipally-owned businesses	5%	30%	+25
% of client companies owned or managed by women			
Women-owned businesses	25%	5%	-20
Women-managed businesses	30%	10%	-20
Client base by age of business -- % of clients that fit into each category			
Start-ups (less than 1 year)	10%	30%	+20
Established (1-3 years)	50%	50%	+0
Strongly established (more than 3 years)	40%	20%	-20
% of clients that fit into each business category within each age category			
Start-ups			
Agriculture	0%	0%	+0
Manufacturing	4%	33%	+29
Service	96%	33%	-63
Commercial	0%	34%	+34
Other	0%	0%	+0
Established			
Agriculture	0%	0%	+0
Manufacturing	0%	50%	+50
Service	96%	38%	-58
Commercial	4%	12%	+8
Other	0%	0%	+0
Strongly established			
Agriculture	0%	0%	+0
Manufacturing	4%	66%	+62
Service	81%	34%	-47
Commercial	15%	0%	-15
Other	0%	0%	+0
# of full-time staff working for BSO	3	3	+0.0%
# of full-time staff working in technical or business consulting	3	3	+0.0%
# of full-time staff having worked for BSO for at least one year	nd	1	na
# of full-time staff working in administrative support type activities	1	1	+0.0%
# of consulting staff with business management experience	3	3	+0.0%
# of part-time staff working for BSO	1	nd	na
# of outside technical consultants used by BSO in past 6 months	nd	2	na
# of consulting assignments completed in past 6 months	nd	2	na
Areas of BSO specialization -- percentage of clients served			
Finance analysis and management	0%	0%	+0
Business plans	0%	5%	+5
Accounting	10%	5%	-5
Production and operation management	0%	0%	+0
Technology transfer	0%	5%	+5
Quality control and management	0%	0%	+0
Information systems	0%	5%	+5
Human resource development	40%	20%	-20
Marketing management	0%	0%	+0
Negotiations	0%	0%	+0
International trade	10%	0%	-10
Legal advice	0%	0%	+0
General management	10%	0%	-10
Strategic planning	0%	0%	+0
Office services support	30%	60%	+30

## Walbrzych

Description	Application	End of project	Change
Location of BSO activities -- % of clients served that fit into each category			
Clients for consulting services			
Local level (within 20 km)	0%	50%	+50
Regional level (20-100 km)	100%	40%	-60
National level (100+ km)	0%	10%	+10
Clients for training			
Local level (within 20 km)	0%	60%	+60
Regional level (20-100 km)	100%	30%	-70
National level (100+ km)	0%	10%	+10
Client base by size of employment -- % of clients served that fit into each category			
1-10 employees	30%	10%	-20
11-50 employees	30%	25%	-5
51-100 employees	30%	30%	+0
101-250 employees	5%	20%	+15
251+ employees	5%	15%	+10
Client base by type of business ownership -- % of clients that fit into each category			
Private businesses	95%	70%	-25
State or municipally-owned businesses	5%	30%	+25
% of client companies owned or managed by women			
Women-owned businesses	5%	5%	+0
Women-managed businesses	5%	15%	+10
Client base by age of business -- % of clients that fit into each category			
Start-ups (less than 1 year)	10%	5%	-5
Established (1-3 years)	60%	25%	-35
Strongly established (more than 3 years)	30%	70%	+40
% of clients that fit into each business category within each age category			
Start-ups			
Agriculture	0%	5%	+5
Manufacturing	35%	10%	-25
Service	60%	30%	-30
Commercial	5%	50%	+45
Other	0%	5%	+5
Established			
Agriculture	0%	0%	+0
Manufacturing	50%	20%	-30
Service	49%	40%	-9
Commercial	1%	40%	+39
Other	0%	0%	+0
Strongly established			
Agriculture	0%	5%	+5
Manufacturing	50%	25%	-25
Service	49%	50%	+1
Commercial	1%	20%	+19
Other	0%	0%	+0
# of full-time staff working for BSO	14	20	+42.9%
# of full-time staff working in technical or business consulting	3	15	+400.0%
# of full-time staff having worked for BSO for at least one year	3	15	+400.0%
# of full-time staff working in administrative support type activities	4	5	+25.0%
# of consulting staff with business management experience	2	7	+250.0%
# of part-time staff working for BSO	2	0	-100.0%
# of outside technical consultants used by BSO in past 6 months	5	13	+160.0%
# of consulting assignments completed in past 6 months	3	3	+0.0%
Areas of BSO specialization -- percentage of clients served			
Finance analysis and management	80%	20%	-60
Business plans	5%	20%	+15
Accounting	0%	0%	+0
Production and operation management	0%	0%	+0
Technology transfer	0%	0%	+0
Quality control and management	0%	3%	+3
Information systems	0%	3%	+3
Human resource development	0%	4%	+4
Marketing management	0%	25%	+25
Negotiations	0%	3%	+3
International trade	0%	2%	+2
Legal advice	5%	0%	-5
General management	5%	5%	+0
Strategic planning	5%	15%	+10
Office services support	0%	0%	+0

## Wroclaw

Description	Application	End of project	Change
Location of BSO activities -- % of clients served that fit into each category			
Clients for consulting services			
Local level (within 20 km)	70%	70%	+0
Regional level (20-100 km)	20%	20%	+0
National level (100+ km)	10%	10%	+0
Clients for training			
Local level (within 20 km)	60%	70%	+10
Regional level (20-100 km)	20%	15%	-5
National level (100+ km)	20%	15%	-5
Client base by size of employment -- % of clients served that fit into each category			
1-10 employees	30%	10%	-20
11-50 employees	20%	25%	+5
51-100 employees	40%	30%	-10
101-250 employees	10%	20%	+10
251+ employees	0%	15%	+15
Client base by type of business ownership -- % of clients that fit into each category			
Private businesses	70%	75%	+5
State or municipally-owned businesses	30%	25%	-5
% of client companies owned or managed by women			
Women-owned businesses	nd	0%	na
Women-managed businesses	12%	15%	+3
Client base by age of business -- % of clients that fit into each category			
Start-ups (less than 1 year)	10%	10%	+0
Established (1-3 years)	30%	40%	+10
Strongly established (more than 3 years)	60%	50%	-10
% of clients that fit into each business category within each age category			
Start-ups			
Agriculture	0%	0%	+0
Manufacturing	20%	20%	+0
Service	30%	35%	+5
Commercial	50%	45%	-5
Other	0%	0%	+0
Established			
Agriculture	0%	0%	+0
Manufacturing	45%	35%	-10
Service	35%	40%	+5
Commercial	20%	25%	+5
Other	0%	0%	+0
Strongly established			
Agriculture	0%	0%	+0
Manufacturing	45%	40%	-5
Service	40%	45%	+5
Commercial	15%	15%	+0
Other	0%	0%	+0
# of full-time staff working for BSO	4	3	-25.0%
# of full-time staff working in technical or business consulting	4	3	-25.0%
# of full-time staff having worked for BSO for at least one year	3	3	+0.0%
# of full-time staff working in administrative support type activities	0	0	na
# of consulting staff with business management experience	1	2	+100.0%
# of part-time staff working for BSO	0	1	na
# of outside technical consultants used by BSO in past 6 months	5	11	+120.0%
# of consulting assignments completed in past 6 months	5	5	+0.0%
Areas of BSO specialization -- percentage of clients served			
Finance analysis and management	20%	10%	-10
Business plans	15%	20%	+5
Accounting	10%	0%	-10
Production and operation management	0%	0%	+0
Technology transfer	10%	0%	-10
Quality control and management	0%	0%	+0
Information systems	4%	0%	-4
Human resource development	0%	35%	+35
Marketing management	4%	0%	-4
Negotiations	0%	10%	+10
International trade	35%	10%	-25
Legal advice	0%	0%	+0
General management	0%	10%	+10
Strategic planning	0%	0%	+0
Office services support	2%	5%	+3

## Zielona Góra

Description	Application	End of project	Change
Location of BSO activities -- % of clients served that fit into each category			
Clients for consulting services			
Local level (within 20 km)	62%	40%	-22
Regional level (20-100 km)	38%	50%	+12
National level (100+ km)	0%	10%	+10
Clients for training			
Local level (within 20 km)	47%	60%	+13
Regional level (20-100 km)	53%	39%	-14
National level (100+ km)	0%	1%	+1
Client base by size of employment -- % of clients served that fit into each category			
1-10 employees	37%	21%	-16
11-50 employees	34%	55%	+21
51-100 employees	8%	20%	+12
101-250 employees	18%	3%	-15
251+ employees	3%	1%	-2
Client base by type of business ownership -- % of clients that fit into each category			
Private businesses	93%	30%	-63
State or municipally-owned businesses	7%	70%	+63
% of client companies owned or managed by women			
Women-owned businesses	35%	3%	-32
Women-managed businesses	40%	2%	-38
Client base by age of business -- % of clients that fit into each category			
Start-ups (less than 1 year)	31%	2%	-29
Established (1-3 years)	53%	28%	-25
Strongly established (more than 3 years)	16%	70%	+54
% of clients that fit into each business category within each age category			
Start-ups			
Agriculture	0%	0%	+0
Manufacturing	12%	0%	-12
Service	37%	50%	+13
Commercial	31%	50%	+19
Other	20%	0%	-20
Established			
Agriculture	0%	5%	+5
Manufacturing	9%	60%	+51
Service	21%	10%	-11
Commercial	54%	5%	-49
Other	16%	20%	+4
Strongly established			
Agriculture	2%	3%	+1
Manufacturing	12%	60%	+48
Service	7%	4%	-3
Commercial	63%	3%	-60
Other	16%	30%	+14
# of full-time staff working for BSO	20	6	-70.0%
# of full-time staff working in technical or business consulting	5	3	-40.0%
# of full-time staff having worked for BSO for at least one year	4	3	-25.0%
# of full-time staff working in administrative support type activities	3	3	+0.0%
# of consulting staff with business management experience	3	0	-100.0%
# of part-time staff working for BSO	0	1	na
# of outside technical consultants used by BSO in past 6 months	8	20	+150.0%
# of consulting assignments completed in past 6 months	4	12	+200.0%
Areas of BSO specialization -- percentage of clients served			
Finance analysis and management	50%	10%	-40
Business plans	50%	0%	-50
Accounting	0%	0%	+0
Production and operation management	0%	0%	+0
Technology transfer	0%	0%	+0
Quality control and management	0%	0%	+0
Information systems	0%	0%	+0
Human resource development	0%	10%	+10
Marketing management	0%	10%	+10
Negotiations	0%	5%	+5
International trade	0%	30%	+30
Legal advice	0%	0%	+0
General management	0%	8%	+8
Strategic planning	0%	25%	+25
Office services support	0%	2%	+2

# Lódz

Description	Application	End of project	Change
Location of BSO activities -- % of clients served that fit into each category			
Clients for consulting services			
Local level (within 20 km)	70%	nd	na
Regional level (20-100 km)	20%	nd	na
National level (100+ km)	10%	nd	na
Clients for training			
Local level (within 20 km)	30%	10%	-20
Regional level (20-100 km)	50%	0%	-50
National level (100+ km)	20%	90%	+70
Client base by size of employment -- % of clients served that fit into each category			
1-10 employees	10%	0%	-10
11-50 employees	30%	10%	-20
51-100 employees	40%	70%	+30
101-250 employees	15%	10%	-5
251+ employees	5%	10%	+5
Client base by type of business ownership -- % of clients that fit into each category			
Private businesses	90%	90%	+0
State or municipally-owned businesses	10%	10%	+0
% of client companies owned or managed by women			
Women-owned businesses	10%	0%	-10
Women-managed businesses	10%	20%	+10
Client base by age of business -- % of clients that fit into each category			
Start-ups (less than 1 year)	10%	0%	-10
Established (1-3 years)	20%	20%	+0
Strongly established (more than 3 years)	70%	80%	+10
% of clients that fit into each business category within each age category			
Start-ups			
Agriculture	0%	nd	na
Manufacturing	0%	nd	na
Service	70%	nd	na
Commercial	30%	nd	na
Other	0%	nd	na
Established			
Agriculture	0%	0%	+0
Manufacturing	20%	0%	-20
Service	60%	70%	+10
Commercial	20%	30%	+10
Other	0%	0%	+0
Strongly established			
Agriculture	0%	0%	+0
Manufacturing	80%	0%	-80
Service	10%	70%	+60
Commercial	10%	30%	+20
Other	0%	0%	+0
# of full-time staff working for BSO	9	4	-55.6%
# of full-time staff working in technical or business consulting	2	3	+50.0%
# of full-time staff having worked for BSO for at least one year	2	2	+0.0%
# of full-time staff working in administrative support type activities	1	1	+0.0%
# of consulting staff with business management experience	2	1	-50.0%
# of part-time staff working for BSO	6	1	-83.3%
# of outside technical consultants used by BSO in past 6 months	7	6	-14.3%
# of consulting assignments completed in past 6 months	2	14	+600.0%
Areas of BSO specialization -- percentage of clients served			
Finance analysis and management	20%	0%	-20
Business plans	20%	0%	-20
Accounting	0%	0%	+0
Production and operation management	0%	0%	+0
Technology transfer	0%	0%	+0
Quality control and management	0%	0%	+0
Information systems	10%	0%	-10
Human resource development	0%	40%	+40
Marketing management	20%	0%	-20
Negotiations	30%	60%	+30
International trade	0%	0%	+0
Legal advice	0%	0%	+0
General management	0%	0%	+0
Strategic planning	0%	0%	+0
Office services support	0%	0%	+0

# Gliwice

Description	Application	End of project	Change
Location of BSO activities -- % of clients served that fit into each category			
Clients for consulting services			
Local level (within 20 km)	0%	10%	+10
Regional level (20-100 km)	80%	60%	-20
National level (100+ km)	20%	30%	+10
Clients for training			
Local level (within 20 km)	0%	50%	+50
Regional level (20-100 km)	100%	50%	-50
National level (100+ km)	0%	0%	+0
Client base by size of employment -- % of clients served that fit into each category			
1-10 employees	10%	5%	-5
11-50 employees	10%	5%	-5
51-100 employees	50%	10%	-40
101-250 employees	10%	30%	+20
251+ employees	20%	50%	+30
Client base by type of business ownership -- % of clients that fit into each category			
Private businesses	60%	50%	-10
State or municipally-owned businesses	40%	50%	+10
% of client companies owned or managed by women			
Women-owned businesses	2%	5%	+3
Women-managed businesses	5%	15%	+10
Client base by age of business -- % of clients that fit into each category			
Start-ups (less than 1 year)	10%	5%	-5
Established (1-3 years)	30%	25%	-5
Strongly established (more than 3 years)	60%	70%	+10
% of clients that fit into each business category within each age category			
Start-ups			
Agriculture	0%	0%	+0
Manufacturing	30%	33%	+3
Service	50%	33%	-17
Commercial	20%	34%	+14
Other	0%	0%	+0
Established			
Agriculture	0%	0%	+0
Manufacturing	30%	33%	+3
Service	40%	33%	-7
Commercial	30%	34%	+4
Other	0%	0%	+0
Strongly established			
Agriculture	0%	0%	+0
Manufacturing	70%	33%	-37
Service	10%	33%	+23
Commercial	20%	34%	+14
Other	0%	0%	+0
# of full-time staff working for BSO	nd	1	na
# of full-time staff working in technical or business consulting	nd	1	na
# of full-time staff having worked for BSO for at least one year	nd	1	na
# of full-time staff working in administrative support type activities	nd	0	na
# of consulting staff with business management experience	nd	nd	na
# of part-time staff working for BSO	nd	nd	na
# of outside technical consultants used by BSO in past 6 months	14	40	+185.7%
# of consulting assignments completed in past 6 months	31	14	-54.8%
Areas of BSO specialization -- percentage of clients served			
Finance analysis and management	0%	10%	+10
Business plans	40%	15%	-25
Accounting	10%	5%	-5
Production and operation management	10%	5%	-5
Technology transfer	0%	0%	+0
Quality control and management	5%	0%	-5
Information systems	5%	10%	+5
Human resource development	5%	10%	+5
Marketing management	5%	0%	-5
Negotiations	0%	0%	+0
International trade	2%	5%	+3
Legal advice	5%	20%	+15
General management	10%	10%	+0
Strategic planning	3%	10%	+7
Office services support	0%	0%	+0

## Jaroslaw

Description	Application	End of project	Change
Location of BSO activities -- % of clients served that fit into each category			
Clients for consulting services			
Local level (within 20 km)	59%	61%	+2
Regional level (20-100 km)	40%	34%	-6
National level (100+ km)	1%	5%	+4
Clients for training			
Local level (within 20 km)	53%	50%	-3
Regional level (20-100 km)	46%	45%	-1
National level (100+ km)	1%	5%	+4
Client base by size of employment -- % of clients served that fit into each category			
1-10 employees	54%	42%	-12
11-50 employees	35%	27%	-8
51-100 employees	10%	20%	+10
101-250 employees	1%	10%	+9
251+ employees	0%	1%	+1
Client base by type of business ownership -- % of clients that fit into each category			
Private businesses	98%	100%	+2
State or municipally-owned businesses	2%	0%	-2
% of client companies owned or managed by women			
Women-owned businesses	2%	3%	+1
Women-managed businesses	2%	5%	+3
Client base by age of business -- % of clients that fit into each category			
Start-ups (less than 1 year)	20%	20%	+0
Established (1-3 years)	40%	20%	-20
Strongly established (more than 3 years)	40%	60%	+20
% of clients that fit into each business category within each age category			
Start-ups			
Agriculture	0%	1%	+1
Manufacturing	30%	30%	+0
Service	35%	30%	-5
Commercial	35%	38%	+3
Other	0%	1%	+1
Established			
Agriculture	0%	0%	+0
Manufacturing	30%	40%	+10
Service	30%	35%	+5
Commercial	40%	20%	-20
Other	0%	5%	+5
Strongly established			
Agriculture	0%	0%	+0
Manufacturing	42%	45%	+3
Service	34%	35%	+1
Commercial	24%	20%	-4
Other	0%	0%	+0
# of full-time staff working for BSO	3	3	+0.0%
# of full-time staff working in technical or business consulting	3	3	+0.0%
# of full-time staff having worked for BSO for at least one year	3	3	+0.0%
# of full-time staff working in administrative support type activities	nd	1	na
# of consulting staff with business management experience	2	1	-50.0%
# of part-time staff working for BSO	nd	1	na
# of outside technical consultants used by BSO in past 6 months	2	9	+350.0%
# of consulting assignments completed in past 6 months	34	6	-82.4%
Areas of BSO specialization -- percentage of clients served			
Finance analysis and management	nd	nd	na
Business plans	nd	nd	na
Accounting	nd	nd	na
Production and operation management	nd	nd	na
Technology transfer	nd	nd	na
Quality control and management	nd	nd	na
Information systems	nd	nd	na
Human resource development	nd	nd	na
Marketing management	nd	nd	na
Negotiations	nd	nd	na
International trade	nd	nd	na
Legal advice	nd	nd	na
General management	nd	nd	na
Strategic planning	nd	nd	na
Office services support	nd	nd	na

## Katowice

Description	Application	End of project	Change
Location of BSO activities -- % of clients served that fit into each category			
Clients for consulting services			
Local level (within 20 km)	20%	20%	+0
Regional level (20-100 km)	60%	60%	+0
National level (100+ km)	20%	20%	+0
Clients for training			
Local level (within 20 km)	50%	40%	-10
Regional level (20-100 km)	30%	50%	+20
National level (100+ km)	20%	10%	-10
Client base by size of employment -- % of clients served that fit into each category			
1-10 employees	0%	0%	+0
11-50 employees	10%	5%	-5
51-100 employees	20%	10%	-10
101-250 employees	20%	25%	+5
251+ employees	50%	60%	+10
Client base by type of business ownership -- % of clients that fit into each category			
Private businesses	80%	90%	+10
State or municipally-owned businesses	20%	10%	-10
% of client companies owned or managed by women			
Women-owned businesses	2%	2%	+0
Women-managed businesses	10%	2%	-8
Client base by age of business -- % of clients that fit into each category			
Start-ups (less than 1 year)	0%	nd	na
Established (1-3 years)	0%	nd	na
Strongly established (more than 3 years)	100%	nd	na
% of clients that fit into each business category within each age category			
Start-ups			
Agriculture	nd	nd	na
Manufacturing	nd	nd	na
Service	nd	nd	na
Commercial	nd	nd	na
Other	nd	nd	na
Established			
Agriculture	nd	nd	na
Manufacturing	nd	nd	na
Service	nd	nd	na
Commercial	nd	nd	na
Other	nd	nd	na
Strongly established			
Agriculture	0%	nd	na
Manufacturing	71%	nd	na
Service	14%	nd	na
Commercial	10%	nd	na
Other	5%	nd	na
# of full-time staff working for BSO	7	8	+14.3%
# of full-time staff working in technical or business consulting	6	6	+0.0%
# of full-time staff having worked for BSO for at least one year	5	6	+20.0%
# of full-time staff working in administrative support type activities	1	1	+0.0%
# of consulting staff with business management experience	2	0	-100.0%
# of part-time staff working for BSO	1	0	-100.0%
# of outside technical consultants used by BSO in past 6 months	5	35	+600.0%
# of consulting assignments completed in past 6 months	50	50	+0.0%
Areas of BSO specialization -- percentage of clients served			
Finance analysis and management	0%	nd	na
Business plans	0%	nd	na
Accounting	0%	nd	na
Production and operation management	0%	nd	na
Technology transfer	0%	nd	na
Quality control and management	0%	nd	na
Information systems	0%	nd	na
Human resource development	60%	nd	na
Marketing management	0%	nd	na
Negotiations	40%	nd	na
International trade	0%	nd	na
Legal advice	0%	nd	na
General management	0%	nd	na
Strategic planning	0%	nd	na
Office services support	0%	nd	na



## Kielce

Description	Application	End of project	Change
Location of BSO activities -- % of clients served that fit into each category			
Clients for consulting services			
Local level (within 20 km)	85%	50%	-35
Regional level (20-100 km)	14%	50%	+36
National level (100+ km)	1%	0%	-1
Clients for training			
Local level (within 20 km)	70%	30%	-40
Regional level (20-100 km)	30%	70%	+40
National level (100+ km)	0%	0%	+0
Client base by size of employment -- % of clients served that fit into each category			
1-10 employees	30%	2%	-28
11-50 employees	30%	23%	-7
51-100 employees	20%	25%	+5
101-250 employees	15%	25%	+10
251+ employees	5%	25%	+20
Client base by type of business ownership -- % of clients that fit into each category			
Private businesses	75%	90%	+15
State or municipally-owned businesses	25%	10%	-15
% of client companies owned or managed by women			
Women-owned businesses	2%	10%	+8
Women-managed businesses	15%	10%	-5
Client base by age of business -- % of clients that fit into each category			
Start-ups (less than 1 year)	20%	5%	-15
Established (1-3 years)	45%	35%	-10
Strongly established (more than 3 years)	35%	60%	+25
% of clients that fit into each business category within each age category			
Start-ups			
Agriculture	0%	0%	+0
Manufacturing	10%	20%	+10
Service	60%	40%	-20
Commercial	30%	40%	+10
Other	0%	0%	+0
Established			
Agriculture	0%	0%	+0
Manufacturing	30%	40%	+10
Service	35%	40%	+5
Commercial	35%	20%	-15
Other	0%	0%	+0
Strongly established			
Agriculture	0%	0%	+0
Manufacturing	30%	50%	+20
Service	35%	30%	-5
Commercial	35%	20%	-15
Other	0%	0%	+0
# of full-time staff working for BSO	2	2	+0.0%
# of full-time staff working in technical or business consulting	2	2	+0.0%
# of full-time staff having worked for BSO for at least one year	2	2	+0.0%
# of full-time staff working in administrative support type activities	nd	nd	na
# of consulting staff with business management experience	2	2	+0.0%
# of part-time staff working for BSO	1	1	+0.0%
# of outside technical consultants used by BSO in past 6 months	4	2	-50.0%
# of consulting assignments completed in past 6 months	30	nd	na
Areas of BSO specialization -- percentage of clients served			
Finance analysis and management	0%	20%	+20
Business plans	45%	40%	-5
Accounting	0%	0%	+0
Production and operation management	0%	0%	+0
Technology transfer	0%	0%	+0
Quality control and management	0%	10%	+10
Information systems	0%	0%	+0
Human resource development	5%	0%	-5
Marketing management	15%	10%	-5
Negotiations	0%	0%	+0
International trade	5%	0%	-5
Legal advice	10%	0%	-10
General management	10%	10%	+0
Strategic planning	5%	10%	+5
Office services support	5%	0%	-5

# Lublin

Description	Application	End of project	Change
Location of BSO activities -- % of clients served that fit into each category			
Clients for consulting services			
Local level (within 20 km)	82%	80%	-2
Regional level (20-100 km)	14%	20%	+6
National level (100+ km)	4%	0%	-4
Clients for training			
Local level (within 20 km)	65%	80%	+15
Regional level (20-100 km)	32%	20%	-12
National level (100+ km)	3%	0%	-3
Client base by size of employment -- % of clients served that fit into each category			
1-10 employees	32%	20%	-12
11-50 employees	54%	40%	-14
51-100 employees	12%	30%	+18
101-250 employees	2%	10%	+8
251+ employees	0%	0%	+0
Client base by type of business ownership -- % of clients that fit into each category			
Private businesses	99%	95%	-4
State or municipally-owned businesses	1%	5%	+4
% of client companies owned or managed by women			
Women-owned businesses	2%	2%	+0
Women-managed businesses	5%	3%	-2
Client base by age of business -- % of clients that fit into each category			
Start-ups (less than 1 year)	11%	20%	+9
Established (1-3 years)	28%	30%	+2
Strongly established (more than 3 years)	61%	50%	-11
% of clients that fit into each business category within each age category			
Start-ups			
Agriculture	0%	0%	+0
Manufacturing	11%	10%	-1
Service	28%	60%	+32
Commercial	54%	30%	-24
Other	7%	0%	-7
Established			
Agriculture	0%	0%	+0
Manufacturing	14%	30%	+16
Service	26%	40%	+14
Commercial	51%	30%	-21
Other	9%	0%	-9
Strongly established			
Agriculture	0%	0%	+0
Manufacturing	12%	10%	-2
Service	31%	40%	+9
Commercial	51%	50%	-1
Other	6%	0%	-6
# of full-time staff working for BSO	43	35	-18.6%
# of full-time staff working in technical or business consulting	11	2	-81.8%
# of full-time staff having worked for BSO for at least one year	7	2	-71.4%
# of full-time staff working in administrative support type activities	7	1	-85.7%
# of consulting staff with business management experience	14	32	+128.6%
# of part-time staff working for BSO	10	5	-50.0%
# of outside technical consultants used by BSO in past 6 months	19	20	+5.3%
# of consulting assignments completed in past 6 months	34	15	-55.9%
Areas of BSO specialization -- percentage of clients served			
Finance analysis and management	10%	nd	na
Business plans	18%	nd	na
Accounting	0%	nd	na
Production and operation management	0%	nd	na
Technology transfer	0%	nd	na
Quality control and management	0%	nd	na
Information systems	0%	nd	na
Human resource development	0%	nd	na
Marketing management	22%	nd	na
Negotiations	0%	nd	na
International trade	20%	nd	na
Legal advice	0%	nd	na
General management	15%	nd	na
Strategic planning	15%	nd	na
Office services support	0%	nd	na

# Mielec

Description	Application	End of project	Change
Location of BSO activities -- % of clients served that fit into each category			
Clients for consulting services			
Local level (within 20 km)	90%	98%	+8
Regional level (20-100 km)	6%	2%	-4
National level (100+ km)	4%	0%	-4
Clients for training			
Local level (within 20 km)	99%	95%	-4
Regional level (20-100 km)	1%	5%	+4
National level (100+ km)	0%	0%	+0
Client base by size of employment -- % of clients served that fit into each category			
1-10 employees	70%	5%	-65
11-50 employees	25%	30%	+5
51-100 employees	4%	50%	+46
101-250 employees	1%	10%	+9
251+ employees	0%	5%	+5
Client base by type of business ownership -- % of clients that fit into each category			
Private businesses	90%	80%	-10
State or municipally-owned businesses	10%	20%	+10
% of client companies owned or managed by women			
Women-owned businesses	20%	2%	-18
Women-managed businesses	20%	2%	-18
Client base by age of business -- % of clients that fit into each category			
Start-ups (less than 1 year)	10%	5%	-5
Established (1-3 years)	40%	45%	+5
Strongly established (more than 3 years)	50%	50%	+0
% of clients that fit into each business category within each age category			
Start-ups			
Agriculture	0%	0%	+0
Manufacturing	75%	5%	-70
Service	20%	90%	+70
Commercial	5%	5%	+0
Other	0%	0%	+0
Established			
Agriculture	0%	0%	+0
Manufacturing	65%	50%	-15
Service	25%	30%	+5
Commercial	5%	20%	+15
Other	5%	0%	-5
Strongly established			
Agriculture	2%	0%	-2
Manufacturing	80%	60%	-20
Service	15%	30%	+15
Commercial	2%	10%	+8
Other	1%	0%	-1
# of full-time staff working for BSO	3	27	+800.0%
# of full-time staff working in technical or business consulting	3	10	+233.3%
# of full-time staff having worked for BSO for at least one year	1	8	+700.0%
# of full-time staff working in administrative support type activities	0	4	na
# of consulting staff with business management experience	2	7	+250.0%
# of part-time staff working for BSO	1	0	-100.0%
# of outside technical consultants used by BSO in past 6 months	4	0	-100.0%
# of consulting assignments completed in past 6 months	6	4	-33.3%
Areas of BSO specialization -- percentage of clients served			
Finance analysis and management	20%	10%	-10
Business plans	35%	20%	-15
Accounting	0%	5%	+5
Production and operation management	0%	0%	+0
Technology transfer	0%	0%	+0
Quality control and management	0%	0%	+0
Information systems	0%	10%	+10
Human resource development	5%	15%	+10
Marketing management	15%	20%	+5
Negotiations	0%	5%	+5
International trade	0%	0%	+0
Legal advice	0%	5%	+5
General management	15%	5%	-10
Strategic planning	0%	5%	+5
Office services support	10%	0%	-10

## **Rzeszów**

<b>Description</b>	<b>Application</b>	<b>End of project</b>	<b>Change</b>
Location of BSO activities -- % of clients served that fit into each category			
Clients for consulting services			
Local level (within 20 km)	40%	40%	+0
Regional level (20-100 km)	50%	50%	+0
National level (100+ km)	10%	10%	+0
Clients for training			
Local level (within 20 km)	60%	60%	+0
Regional level (20-100 km)	30%	30%	+0
National level (100+ km)	10%	10%	+0
Client base by size of employment -- % of clients served that fit into each category			
1-10 employees	20%	20%	+0
11-50 employees	30%	20%	-10
51-100 employees	20%	20%	+0
101-250 employees	15%	20%	+5
251+ employees	15%	20%	+5
Client base by type of business ownership -- % of clients that fit into each category			
Private businesses	60%	75%	+15
State or municipally-owned businesses	40%	25%	-15
% of client companies owned or managed by women			
Women-owned businesses	5%	10%	+5
Women-managed businesses	10%	5%	-5
Client base by age of business -- % of clients that fit into each category			
Start-ups (less than 1 year)	20%	30%	+10
Established (1-3 years)	40%	30%	-10
Strongly established (more than 3 years)	40%	40%	+0
% of clients that fit into each business category within each age category			
Start-ups			
Agriculture	10%	20%	+10
Manufacturing	20%	0%	-20
Service	30%	40%	+10
Commercial	20%	40%	+20
Other	20%	0%	-20
Established			
Agriculture	10%	10%	+0
Manufacturing	30%	0%	-30
Service	30%	40%	+10
Commercial	20%	50%	+30
Other	10%	0%	-10
Strongly established			
Agriculture	5%	10%	+5
Manufacturing	60%	60%	+0
Service	7%	15%	+8
Commercial	8%	15%	+7
Other	20%	0%	-20
# of full-time staff working for BSO	4	5	+25.0%
# of full-time staff working in technical or business consulting	2	4	+100.0%
# of full-time staff having worked for BSO for at least one year	2	4	+100.0%
# of full-time staff working in administrative support type activities	2	1	-50.0%
# of consulting staff with business management experience	3	2	-33.3%
# of part-time staff working for BSO	10	12	+20.0%
# of outside technical consultants used by BSO in past 6 months	2	5	+150.0%
# of consulting assignments completed in past 6 months	4	6	+50.0%
Areas of BSO specialization -- percentage of clients served			
Finance analysis and management	20%	33%	+13
Business plans	40%	40%	+0
Accounting	0%	5%	+5
Production and operation management	3%	0%	-3
Technology transfer	0%	0%	+0
Quality control and management	0%	0%	+0
Information systems	0%	5%	+5
Human resource development	15%	3%	-12
Marketing management	5%	0%	-5
Negotiations	5%	5%	+0
International trade	3%	5%	+2
Legal advice	3%	0%	-3
General management	3%	2%	-1
Strategic planning	3%	2%	-1
Office services support	0%	0%	+0

## **Sandomierz**

<b>Description</b>	<b>Application</b>	<b>End of project</b>	<b>Change</b>
Location of BSO activities -- % of clients served that fit into each category			
Clients for consulting services			
Local level (within 20 km)	80%	70%	-10
Regional level (20-100 km)	20%	30%	+10
National level (100+ km)	0%	0%	+0
Clients for training			
Local level (within 20 km)	40%	84%	+44
Regional level (20-100 km)	30%	6%	-24
National level (100+ km)	30%	10%	-20
Client base by size of employment -- % of clients served that fit into each category			
1-10 employees	80%	40%	-40
11-50 employees	10%	20%	+10
51-100 employees	5%	30%	+25
101-250 employees	5%	7%	+2
251+ employees	0%	3%	+3
Client base by type of business ownership -- % of clients that fit into each category			
Private businesses	80%	98%	+18
State or municipally-owned businesses	20%	2%	-18
% of client companies owned or managed by women			
Women-owned businesses	5%	1%	-4
Women-managed businesses	5%	1%	-4
Client base by age of business -- % of clients that fit into each category			
Start-ups (less than 1 year)	70%	2%	-68
Established (1-3 years)	0%	28%	+28
Strongly established (more than 3 years)	30%	70%	+40
% of clients that fit into each business category within each age category			
Start-ups			
Agriculture	0%	0%	+0
Manufacturing	80%	0%	-80
Service	15%	25%	+10
Commercial	5%	75%	+70
Other	0%	0%	+0
Established			
Agriculture	nd	0%	na
Manufacturing	nd	43%	na
Service	nd	0%	na
Commercial	nd	57%	na
Other	nd	0%	na
Strongly established			
Agriculture	40%	59%	+19
Manufacturing	60%	29%	-31
Service	0%	0%	+0
Commercial	0%	0%	+0
Other	0%	12%	+12
# of full-time staff working for BSO	7	6	-14.3%
# of full-time staff working in technical or business consulting	5	5	+0.0%
# of full-time staff having worked for BSO for at least one year	4	5	+25.0%
# of full-time staff working in administrative support type activities	1	1	+0.0%
# of consulting staff with business management experience	3	0	-100.0%
# of part-time staff working for BSO	2	2	+0.0%
# of outside technical consultants used by BSO in past 6 months	31	20	-35.5%
# of consulting assignments completed in past 6 months	5	11	+120.0%
Areas of BSO specialization -- percentage of clients served			
Finance analysis and management	nd	15%	na
Business plans	nd	15%	na
Accounting	nd	0%	na
Production and operation management	nd	0%	na
Technology transfer	nd	0%	na
Quality control and management	nd	0%	na
Information systems	nd	0%	na
Human resource development	nd	10%	na
Marketing management	nd	0%	na
Negotiations	nd	0%	na
International trade	nd	0%	na
Legal advice	nd	0%	na
General management	nd	20%	na
Strategic planning	nd	40%	na
Office services support	nd	0%	na

## Skrzynsko

Description	Application	End of project	Change
Location of BSO activities -- % of clients served that fit into each category			
Clients for consulting services			
Local level (within 20 km)	20%	30%	+10
Regional level (20-100 km)	80%	30%	-50
National level (100+ km)	0%	40%	+40
Clients for training			
Local level (within 20 km)	nd	20%	na
Regional level (20-100 km)	nd	70%	na
National level (100+ km)	nd	10%	na
Client base by size of employment -- % of clients served that fit into each category			
1-10 employees	20%	0%	-20
11-50 employees	20%	10%	-10
51-100 employees	40%	10%	-30
101-250 employees	20%	60%	+40
251+ employees	0%	20%	+20
Client base by type of business ownership -- % of clients that fit into each category			
Private businesses	40%	80%	+40
State or municipally-owned businesses	60%	20%	-40
% of client companies owned or managed by women			
Women-owned businesses	0%	30%	+30
Women-managed businesses	0%	40%	+40
Client base by age of business -- % of clients that fit into each category			
Start-ups (less than 1 year)	10%	10%	+0
Established (1-3 years)	10%	10%	+0
Strongly established (more than 3 years)	80%	80%	+0
% of clients that fit into each business category within each age category			
Start-ups			
Agriculture	0%	0%	+0
Manufacturing	0%	50%	+50
Service	0%	50%	+50
Commercial	100%	0%	-100
Other	0%	0%	+0
Established			
Agriculture	0%	0%	+0
Manufacturing	100%	50%	-50
Service	0%	50%	+50
Commercial	0%	0%	+0
Other	0%	0%	+0
Strongly established			
Agriculture	0%	0%	+0
Manufacturing	70%	80%	+10
Service	0%	10%	+10
Commercial	30%	10%	-20
Other	0%	0%	+0
# of full-time staff working for BSO	5	4	-20.0%
# of full-time staff working in technical or business consulting	5	4	-20.0%
# of full-time staff having worked for BSO for at least one year	4	4	+0.0%
# of full-time staff working in administrative support type activities	0	2	na
# of consulting staff with business management experience	4	2	-50.0%
# of part-time staff working for BSO	0	3	na
# of outside technical consultants used by BSO in past 6 months	5	15	+200.0%
# of consulting assignments completed in past 6 months	7	13	+85.7%
Areas of BSO specialization -- percentage of clients served			
Finance analysis and management	20%	nd	na
Business plans	30%	nd	na
Accounting	5%	nd	na
Production and operation management	0%	nd	na
Technology transfer	0%	nd	na
Quality control and management	0%	nd	na
Information systems	0%	nd	na
Human resource development	0%	nd	na
Marketing management	10%	nd	na
Negotiations	0%	nd	na
International trade	0%	nd	na
Legal advice	0%	nd	na
General management	30%	nd	na
Strategic planning	5%	nd	na
Office services support	0%	nd	na

## Suwalki

Description	Application	End of project	Change
Location of BSO activities -- % of clients served that fit into each category			
Clients for consulting services			
Local level (within 20 km)	30%	30%	+0
Regional level (20-100 km)	70%	70%	+0
National level (100+ km)	0%	0%	+0
Clients for training			
Local level (within 20 km)	40%	60%	+20
Regional level (20-100 km)	60%	40%	-20
National level (100+ km)	0%	0%	+0
Client base by size of employment -- % of clients served that fit into each category			
1-10 employees	10%	10%	+0
11-50 employees	40%	40%	+0
51-100 employees	40%	40%	+0
101-250 employees	10%	9%	-1
251+ employees	0%	1%	+1
Client base by type of business ownership -- % of clients that fit into each category			
Private businesses	10%	70%	+60
State or municipally-owned businesses	90%	30%	-60
% of client companies owned or managed by women			
Women-owned businesses	0%	5%	+5
Women-managed businesses	0%	10%	+10
Client base by age of business -- % of clients that fit into each category			
Start-ups (less than 1 year)	5%	5%	+0
Established (1-3 years)	10%	10%	+0
Strongly established (more than 3 years)	85%	85%	+0
% of clients that fit into each business category within each age category			
Start-ups			
Agriculture	0%	0%	+0
Manufacturing	0%	20%	+20
Service	0%	10%	+10
Commercial	100%	70%	-30
Other	0%	0%	+0
Established			
Agriculture	0%	0%	+0
Manufacturing	0%	30%	+30
Service	100%	10%	-90
Commercial	0%	60%	+60
Other	0%	0%	+0
Strongly established			
Agriculture	10%	0%	-10
Manufacturing	40%	50%	+10
Service	40%	0%	-40
Commercial	0%	50%	+50
Other	10%	0%	-10
# of full-time staff working for BSO	10	10	+0.0%
# of full-time staff working in technical or business consulting	4	4	+0.0%
# of full-time staff having worked for BSO for at least one year	4	2	-50.0%
# of full-time staff working in administrative support type activities	4	4	+0.0%
# of consulting staff with business management experience	4	3	-25.0%
# of part-time staff working for BSO	2	1	-50.0%
# of outside technical consultants used by BSO in past 6 months	7	5	-28.6%
# of consulting assignments completed in past 6 months	45	3	-93.3%
Areas of BSO specialization -- percentage of clients served			
Finance analysis and management	20%	20%	+0
Business plans	15%	20%	+5
Accounting	0%	0%	+0
Production and operation management	0%	0%	+0
Technology transfer	0%	0%	+0
Quality control and management	0%	0%	+0
Information systems	0%	0%	+0
Human resource development	10%	0%	-10
Marketing management	0%	0%	+0
Negotiations	0%	0%	+0
International trade	0%	0%	+0
Legal advice	10%	30%	+20
General management	45%	30%	-15
Strategic planning	0%	0%	+0
Office services support	0%	0%	+0

## Zabrze

Description	Application	End of project	Change
Location of BSO activities -- % of clients served that fit into each category			
Clients for consulting services			
Local level (within 20 km)	25%	10%	-15
Regional level (20-100 km)	75%	90%	+15
National level (100+ km)	0%	0%	+0
Clients for training			
Local level (within 20 km)	nd	15%	na
Regional level (20-100 km)	nd	85%	na
National level (100+ km)	nd	0%	na
Client base by size of employment -- % of clients served that fit into each category			
1-10 employees	10%	0%	-10
11-50 employees	40%	60%	+20
51-100 employees	20%	20%	+0
101-250 employees	0%	20%	+20
251+ employees	30%	0%	-30
Client base by type of business ownership -- % of clients that fit into each category			
Private businesses	85%	94%	+9
State or municipally-owned businesses	15%	6%	-9
% of client companies owned or managed by women			
Women-owned businesses	0%	5%	+5
Women-managed businesses	15%	10%	-5
Client base by age of business -- % of clients that fit into each category			
Start-ups (less than 1 year)	20%	0%	-20
Established (1-3 years)	0%	0%	+0
Strongly established (more than 3 years)	80%	100%	+20
% of clients that fit into each business category within each age category			
Start-ups			
Agriculture	0%	nd	na
Manufacturing	0%	nd	na
Service	0%	nd	na
Commercial	50%	nd	na
Other	50%	nd	na
Established			
Agriculture	nd	nd	na
Manufacturing	nd	nd	na
Service	nd	nd	na
Commercial	nd	nd	na
Other	nd	nd	na
Strongly established			
Agriculture	0%	0%	+0
Manufacturing	60%	85%	+25
Service	40%	10%	-30
Commercial	0%	5%	+5
Other	0%	0%	+0
# of full-time staff working for BSO	2	2	+0.0%
# of full-time staff working in technical or business consulting	1	1	+0.0%
# of full-time staff having worked for BSO for at least one year	1	1	+0.0%
# of full-time staff working in administrative support type activities	1	1	+0.0%
# of consulting staff with business management experience	1	6	+500.0%
# of part-time staff working for BSO	nd	6	na
# of outside technical consultants used by BSO in past 6 months	2	6	+200.0%
# of consulting assignments completed in past 6 months	3	6	+100.0%
Areas of BSO specialization -- percentage of clients served			
Finance analysis and management	15%	25%	+10
Business plans	45%	12%	-33
Accounting	0%	0%	+0
Production and operation management	0%	6%	+6
Technology transfer	10%	3%	-7
Quality control and management	0%	3%	+3
Information systems	0%	3%	+3
Human resource development	0%	0%	+0
Marketing management	0%	18%	+18
Negotiations	0%	0%	+0
International trade	0%	0%	+0
Legal advice	0%	0%	+0
General management	20%	18%	-2
Strategic planning	10%	12%	+2
Office services support	0%	0%	+0



## Zelów

Description	Application	End of project	Change
Location of BSO activities -- % of clients served that fit into each category			
Clients for consulting services			
Local level (within 20 km)	75%	50%	-25
Regional level (20-100 km)	20%	40%	+20
National level (100+ km)	5%	10%	+5
Clients for training			
Local level (within 20 km)	75%	15%	-60
Regional level (20-100 km)	15%	80%	+65
National level (100+ km)	10%	5%	-5
Client base by size of employment -- % of clients served that fit into each category			
1-10 employees	63%	55%	-8
11-50 employees	35%	20%	-15
51-100 employees	2%	19%	+17
101-250 employees	0%	5%	+5
251+ employees	0%	1%	+1
Client base by type of business ownership -- % of clients that fit into each category			
Private businesses	98%	98%	+0
State or municipally-owned businesses	2%	2%	+0
% of client companies owned or managed by women			
Women-owned businesses	40%	30%	-10
Women-managed businesses	50%	40%	-10
Client base by age of business -- % of clients that fit into each category			
Start-ups (less than 1 year)	50%	40%	-10
Established (1-3 years)	45%	40%	-5
Strongly established (more than 3 years)	5%	20%	+15
% of clients that fit into each business category within each age category			
Start-ups			
Agriculture	0%	0%	+0
Manufacturing	20%	5%	-15
Service	20%	45%	+25
Commercial	55%	50%	-5
Other	5%	0%	-5
Established			
Agriculture	5%	0%	-5
Manufacturing	50%	30%	-20
Service	35%	35%	+0
Commercial	5%	35%	+30
Other	5%	0%	-5
Strongly established			
Agriculture	20%	0%	-20
Manufacturing	60%	45%	-15
Service	10%	30%	+20
Commercial	5%	25%	+20
Other	5%	0%	-5
# of full-time staff working for BSO	11	12	+9.1%
# of full-time staff working in technical or business consulting	7	7	+0.0%
# of full-time staff having worked for BSO for at least one year	7	5	-28.6%
# of full-time staff working in administrative support type activities	4	3	-25.0%
# of consulting staff with business management experience	4	3	-25.0%
# of part-time staff working for BSO	0	0	na
# of outside technical consultants used by BSO in past 6 months	7	3	-57.1%
# of consulting assignments completed in past 6 months	38	60	+57.9%
Areas of BSO specialization -- percentage of clients served			
Finance analysis and management	25%	20%	-5
Business plans	30%	15%	-15
Accounting	2%	0%	-2
Production and operation management	0%	0%	+0
Technology transfer	0%	0%	+0
Quality control and management	0%	10%	+10
Information systems	0%	0%	+0
Human resource development	3%	10%	+7
Marketing management	10%	15%	+5
Negotiations	0%	5%	+5
International trade	0%	0%	+0
Legal advice	0%	0%	+0
General management	10%	10%	+0
Strategic planning	5%	10%	+5
Office services support	15%	5%	-10

## Gdansk

Description	Application	End of project	Change
Location of BSO activities -- % of clients served that fit into each category			
Clients for consulting services			
Local level (within 20 km)	40%	50%	+10
Regional level (20-100 km)	50%	10%	-40
National level (100+ km)	10%	40%	+30
Clients for training			
Local level (within 20 km)	40%	50%	+10
Regional level (20-100 km)	40%	10%	-30
National level (100+ km)	20%	40%	+20
Client base by size of employment -- % of clients served that fit into each category			
1-10 employees	47%	10%	-37
11-50 employees	40%	30%	-10
51-100 employees	11%	30%	+19
101-250 employees	1%	20%	+19
251+ employees	1%	10%	+9
Client base by type of business ownership -- % of clients that fit into each category			
Private businesses	95%	99%	+4
State or municipally-owned businesses	5%	1%	-4
% of client companies owned or managed by women			
Women-owned businesses	nd	5%	na
Women-managed businesses	nd	30%	na
Client base by age of business -- % of clients that fit into each category			
Start-ups (less than 1 year)	33%	10%	-23
Established (1-3 years)	33%	30%	-3
Strongly established (more than 3 years)	34%	60%	+26
% of clients that fit into each business category within each age category			
Start-ups			
Agriculture	nd	0%	na
Manufacturing	nd	10%	na
Service	nd	20%	na
Commercial	nd	70%	na
Other	nd	0%	na
Established			
Agriculture	nd	0%	na
Manufacturing	nd	20%	na
Service	nd	40%	na
Commercial	nd	40%	na
Other	nd	0%	na
Strongly established			
Agriculture	nd	0%	na
Manufacturing	nd	33%	na
Service	nd	50%	na
Commercial	nd	17%	na
Other	nd	0%	na
# of full-time staff working for BSO	17	6	-64.7%
# of full-time staff working in technical or business consulting	13	3	-76.9%
# of full-time staff having worked for BSO for at least one year	13	4	-69.2%
# of full-time staff working in administrative support type activities	2	1	-50.0%
# of consulting staff with business management experience	10	2	-80.0%
# of part-time staff working for BSO	2	1	-50.0%
# of outside technical consultants used by BSO in past 6 months	nd	5	na
# of consulting assignments completed in past 6 months	nd	10	na
Areas of BSO specialization -- percentage of clients served			
Finance analysis and management	nd	nd	na
Business plans	nd	nd	na
Accounting	nd	nd	na
Production and operation management	nd	nd	na
Technology transfer	nd	nd	na
Quality control and management	nd	nd	na
Information systems	nd	nd	na
Human resource development	nd	nd	na
Marketing management	nd	nd	na
Negotiations	nd	nd	na
International trade	nd	nd	na
Legal advice	nd	nd	na
General management	nd	nd	na
Strategic planning	nd	nd	na
Office services support	nd	nd	na

## **Gdynia (CWB)**

<b>Description</b>	<b>Application</b>	<b>End of project</b>	<b>Change</b>
Location of BSO activities -- % of clients served that fit into each category			
Clients for consulting services			
Local level (within 20 km)	60%	50%	-10
Regional level (20-100 km)	40%	50%	+10
National level (100+ km)	0%	0%	+0
Clients for training			
Local level (within 20 km)	60%	50%	-10
Regional level (20-100 km)	40%	50%	+10
National level (100+ km)	0%	0%	+0
Client base by size of employment -- % of clients served that fit into each category			
1-10 employees	15%	5%	-10
11-50 employees	40%	30%	-10
51-100 employees	25%	30%	+5
101-250 employees	20%	35%	+15
251+ employees	0%	0%	+0
Client base by type of business ownership -- % of clients that fit into each category			
Private businesses	95%	100%	+5
State or municipally-owned businesses	5%	0%	-5
% of client companies owned or managed by women			
Women-owned businesses	30%	50%	+20
Women-managed businesses	25%	35%	+10
Client base by age of business -- % of clients that fit into each category			
Start-ups (less than 1 year)	15%	5%	-10
Established (1-3 years)	20%	5%	-15
Strongly established (more than 3 years)	65%	90%	+25
% of clients that fit into each business category within each age category			
Start-ups			
Agriculture	0%	0%	+0
Manufacturing	0%	0%	+0
Service	90%	100%	+10
Commercial	10%	0%	-10
Other	0%	0%	+0
Established			
Agriculture	0%	0%	+0
Manufacturing	5%	10%	+5
Service	90%	90%	+0
Commercial	5%	0%	-5
Other	0%	0%	+0
Strongly established			
Agriculture	0%	0%	+0
Manufacturing	60%	80%	+20
Service	40%	20%	-20
Commercial	0%	0%	+0
Other	0%	0%	+0
# of full-time staff working for BSO	2	2	+0.0%
# of full-time staff working in technical or business consulting	2	2	+0.0%
# of full-time staff having worked for BSO for at least one year	2	2	+0.0%
# of full-time staff working in administrative support type activities	0	0	na
# of consulting staff with business management experience	2	2	+0.0%
# of part-time staff working for BSO	0	0	na
# of outside technical consultants used by BSO in past 6 months	3	4	+33.3%
# of consulting assignments completed in past 6 months	12	14	+16.7%
Areas of BSO specialization -- percentage of clients served			
Finance analysis and management	0%	0%	+0
Business plans	25%	10%	-15
Accounting	0%	0%	+0
Production and operation management	0%	0%	+0
Technology transfer	0%	0%	+0
Quality control and management	0%	0%	+0
Information systems	0%	0%	+0
Human resource development	25%	30%	+5
Marketing management	25%	30%	+5
Negotiations	0%	0%	+0
International trade	0%	0%	+0
Legal advice	0%	0%	+0
General management	25%	30%	+5
Strategic planning	0%	0%	+0
Office services support	0%	0%	+0

# Kartuzy

Description	Application	End of project	Change
Location of BSO activities -- % of clients served that fit into each category			
Clients for consulting services			
Local level (within 20 km)	70%	50%	-20
Regional level (20-100 km)	30%	45%	+15
National level (100+ km)	0%	5%	+5
Clients for training			
Local level (within 20 km)	35%	20%	-15
Regional level (20-100 km)	60%	70%	+10
National level (100+ km)	5%	10%	+5
Client base by size of employment -- % of clients served that fit into each category			
1-10 employees	40%	20%	-20
11-50 employees	40%	50%	+10
51-100 employees	10%	15%	+5
101-250 employees	10%	15%	+5
251+ employees	0%	0%	+0
Client base by type of business ownership -- % of clients that fit into each category			
Private businesses	90%	95%	+5
State or municipally-owned businesses	10%	5%	-5
% of client companies owned or managed by women			
Women-owned businesses	10%	10%	+0
Women-managed businesses	10%	13%	+3
Client base by age of business -- % of clients that fit into each category			
Start-ups (less than 1 year)	15%	5%	-10
Established (1-3 years)	20%	10%	-10
Strongly established (more than 3 years)	65%	85%	+20
% of clients that fit into each business category within each age category			
Start-ups			
Agriculture	0%	0%	+0
Manufacturing	5%	5%	+0
Service	60%	70%	+10
Commercial	35%	25%	-10
Other	0%	0%	+0
Established			
Agriculture	0%	0%	+0
Manufacturing	40%	60%	+20
Service	40%	20%	-20
Commercial	20%	20%	+0
Other	0%	0%	+0
Strongly established			
Agriculture	0%	0%	+0
Manufacturing	50%	60%	+10
Service	25%	20%	-5
Commercial	25%	20%	-5
Other	0%	0%	+0
# of full-time staff working for BSO	2	2	+0.0%
# of full-time staff working in technical or business consulting	2	2	+0.0%
# of full-time staff having worked for BSO for at least one year	1	2	+100.0%
# of full-time staff working in administrative support type activities	0	0	na
# of consulting staff with business management experience	2	2	+0.0%
# of part-time staff working for BSO	1	1	+0.0%
# of outside technical consultants used by BSO in past 6 months	3	5	+66.7%
# of consulting assignments completed in past 6 months	6	10	+66.7%
Areas of BSO specialization -- percentage of clients served			
Finance analysis and management	25%	25%	+0
Business plans	45%	35%	-10
Accounting	0%	0%	+0
Production and operation management	0%	0%	+0
Technology transfer	0%	0%	+0
Quality control and management	0%	0%	+0
Information systems	0%	0%	+0
Human resource development	0%	0%	+0
Marketing management	5%	10%	+5
Negotiations	0%	0%	+0
International trade	15%	20%	+5
Legal advice	0%	0%	+0
General management	10%	10%	+0
Strategic planning	0%	0%	+0
Office services support	0%	0%	+0

# Kraków

Description	Application	End of project	Change
Location of BSO activities -- % of clients served that fit into each category			
Clients for consulting services			
Local level (within 20 km)	20%	15%	-5
Regional level (20-100 km)	30%	20%	-10
National level (100+ km)	50%	65%	+15
Clients for training			
Local level (within 20 km)	40%	20%	-20
Regional level (20-100 km)	60%	75%	+15
National level (100+ km)	0%	5%	+5
Client base by size of employment -- % of clients served that fit into each category			
1-10 employees	30%	25%	-5
11-50 employees	35%	15%	-20
51-100 employees	10%	5%	-5
101-250 employees	20%	40%	+20
251+ employees	5%	15%	+10
Client base by type of business ownership -- % of clients that fit into each category			
Private businesses	80%	85%	+5
State or municipally-owned businesses	20%	15%	-5
% of client companies owned or managed by women			
Women-owned businesses	5%	5%	+0
Women-managed businesses	5%	5%	+0
Client base by age of business -- % of clients that fit into each category			
Start-ups (less than 1 year)	20%	15%	-5
Established (1-3 years)	20%	10%	-10
Strongly established (more than 3 years)	60%	75%	+15
% of clients that fit into each business category within each age category			
Start-ups			
Agriculture	0%	0%	+0
Manufacturing	0%	0%	+0
Service	100%	100%	+0
Commercial	0%	0%	+0
Other	0%	0%	+0
Established			
Agriculture	25%	50%	+25
Manufacturing	0%	0%	+0
Service	75%	50%	-25
Commercial	0%	0%	+0
Other	0%	0%	+0
Strongly established			
Agriculture	0%	0%	+0
Manufacturing	45%	50%	+5
Service	45%	40%	-5
Commercial	5%	5%	+0
Other	5%	5%	+0
# of full-time staff working for BSO	3	3	+0.0%
# of full-time staff working in technical or business consulting	3	3	+0.0%
# of full-time staff having worked for BSO for at least one year	2	2	+0.0%
# of full-time staff working in administrative support type activities	1	1	+0.0%
# of consulting staff with business management experience	5	7	+40.0%
# of part-time staff working for BSO	3	4	+33.3%
# of outside technical consultants used by BSO in past 6 months	4	5	+25.0%
# of consulting assignments completed in past 6 months	17	20	+17.6%
Areas of BSO specialization -- percentage of clients served			
Finance analysis and management	25%	20%	-5
Business plans	20%	10%	-10
Accounting	0%	0%	+0
Production and operation management	0%	0%	+0
Technology transfer	0%	0%	+0
Quality control and management	0%	0%	+0
Information systems	20%	30%	+10
Human resource development	0%	0%	+0
Marketing management	5%	5%	+0
Negotiations	0%	0%	+0
International trade	0%	0%	+0
Legal advice	5%	10%	+5
General management	15%	15%	+0
Strategic planning	10%	10%	+0
Office services support	0%	0%	+0

## Torun

Description	Application	End of project	Change
Location of BSO activities -- % of clients served that fit into each category			
Clients for consulting services			
Local level (within 20 km)	60%	80%	+20
Regional level (20-100 km)	40%	16%	-24
National level (100+ km)	0%	4%	+4
Clients for training			
Local level (within 20 km)	70%	70%	+0
Regional level (20-100 km)	30%	20%	-10
National level (100+ km)	0%	10%	+10
Client base by size of employment -- % of clients served that fit into each category			
1-10 employees	10%	5%	-5
11-50 employees	60%	70%	+10
51-100 employees	20%	20%	+0
101-250 employees	8%	5%	-3
251+ employees	2%	0%	-2
Client base by type of business ownership -- % of clients that fit into each category			
Private businesses	80%	95%	+15
State or municipally-owned businesses	20%	5%	-15
% of client companies owned or managed by women			
Women-owned businesses	2%	2%	+0
Women-managed businesses	2%	2%	+0
Client base by age of business -- % of clients that fit into each category			
Start-ups (less than 1 year)	5%	15%	+10
Established (1-3 years)	45%	40%	-5
Strongly established (more than 3 years)	50%	45%	-5
% of clients that fit into each business category within each age category			
Start-ups			
Agriculture	15%	0%	-15
Manufacturing	60%	0%	-60
Service	10%	0%	-10
Commercial	15%	100%	+85
Other	0%	0%	+0
Established			
Agriculture	25%	0%	-25
Manufacturing	50%	10%	-40
Service	15%	0%	-15
Commercial	10%	90%	+80
Other	0%	0%	+0
Strongly established			
Agriculture	20%	0%	-20
Manufacturing	65%	10%	-55
Service	5%	0%	-5
Commercial	10%	30%	+20
Other	0%	60%	+60
# of full-time staff working for BSO	14	16	+14.3%
# of full-time staff working in technical or business consulting	6	9	+50.0%
# of full-time staff having worked for BSO for at least one year	5	6	+20.0%
# of full-time staff working in administrative support type activities	2	2	+0.0%
# of consulting staff with business management experience	6	5	-16.7%
# of part-time staff working for BSO	1	nd	na
# of outside technical consultants used by BSO in past 6 months	3	21	+600.0%
# of consulting assignments completed in past 6 months	5	8	+60.0%
Areas of BSO specialization -- percentage of clients served			
Finance analysis and management	20%	5%	-15
Business plans	20%	5%	-15
Accounting	0%	0%	+0
Production and operation management	0%	0%	+0
Technology transfer	15%	20%	+5
Quality control and management	15%	0%	-15
Information systems	0%	0%	+0
Human resource development	0%	0%	+0
Marketing management	0%	0%	+0
Negotiations	0%	0%	+0
International trade	15%	0%	-15
Legal advice	0%	0%	+0
General management	0%	0%	+0
Strategic planning	15%	55%	+40
Office services support	0%	15%	+15